

## **SOCIAL SECURITY SCRIPT**

### **They downloaded:**

- Social Security Timing Guide
- Filing Calculator
- Social Security Maximization Report
- Filing Strategy Guide

### **DELIVER**

Hi [Name], this is [Advisor] with [Firm].

You recently downloaded our Social Security timing guide, and I wanted to make sure the guide came through okay. Did you get it?

### **PIVOT**

When you clicked on the Social Security guide, what was happening that made Social Security planning important right now? (Pause.)

### **REFLECT OPTIONS**

***"I do not want to leave money on the table."***

Exactly. Most people only file once, so they want confidence they are making the right timing decision.

***"I'm trying to maximize benefits."***

Right, especially because filing timing affects: survivor benefits, taxation, Medicare premiums and long term household income.

***"I'm not sure whether to wait."***

Totally normal. Most people underestimate how much filing timing can change total lifetime benefits.

***"I'm trying to coordinate it with retirement income."***

That is smart. Social Security decisions rarely exist by themselves. They affect almost every other part of retirement planning.

### **BRIDGE**

***"That is exactly what we help people model out."***

We can run a break even analysis, survivor scenarios, tax impacts, Medicare impacts and income coordination with your other retirement accounts.

### **BOOK**

We can usually determine pretty quickly whether there is a more efficient filing strategy available. Would Thursday at 9:10 or Friday at 1:40 work better for a quick Fit Call?

### **OBJECTION HANDLING – SOCIAL SECURITY**

***"I already have an advisor."***

**REFLECT** Great. Smart people usually do.

**REFRAME** We are often brought in specifically for Social Security timing and retirement tax coordination because it has become highly specialized.

**BOOK** We can run the numbers and you can even share the findings with your advisor afterward. Would Thursday at 9:10 or Friday at 1:40 work better?

***"I'm just curious."***

**REFLECT** Curiosity usually means something is changing.

**REFRAME** Most people start digging into Social Security because retirement is starting to feel real.

**BOOK** Let's spend 15 minutes separating noise from decisions that actually matter. Monday at 11:20 or Tuesday at 3:10?