

MILESTONE MARKETING®

Client Letter: Age 66*

Full Social Security Benefits

mfs.com

Uncovering new opportunities with existing clients

Once clients reach Full Retirement Age (FRA) for Social Security, they are eligible for 100% of their Social Security benefits.*

Opportunities to target include adjusting drawdown strategies to account for taxation of benefits, potential Roth IRA conversions and the pros and cons of withdrawing from a portfolio or letting Social Security benefits accrue in value until they max out at age 70.** Please keep in mind your clients' financial needs, goals and risk tolerance.

*FRA is 66 years and 8 months for anyone born in 1958, 66 years and 10 months for anyone born in 1959, 67 years for anyone born in 1960 or later.

**Source: ssa.gov.

1. Go to mfs.com

- > Click Practice Management
- > Click Serve Your Clients
- > Click Milestone Marketing
- > Client Prospecting Letter: Age 66

2. **Copy and paste** the letter onto your computer and then print it on your letterhead.

3. **You also can paste the letter into an email**, using a subject line such as "Let's start timing your Social Security benefits."

[Date]

Dear [Insert name]:

Congratulations! You **[are now/will soon be]** eligible for full Social Security retirement benefits.

However, you may opt to let your Social Security retirement benefits increase until you reach age 70.

I would like to schedule a meeting with you and your accountant to review your retirement income strategy.

[I will call you to discuss/Call me today to learn more about] your eligibility and how we can continue to shape your retirement plan.

I look forward to speaking with you soon.

Sincerely,

[Your name]

[Firm]

[Phone number]

NOT FDIC INSURED • MAY LOSE VALUE • NO BANK GUARANTEE

This disclosure must appear if used by a banking affiliate.

Changes cannot be made to the text other than to insert the date, salutation, contact information and closing. This piece may need to be reviewed by your Compliance Department.

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