



United States President All States

HAVING TROUBLE CUTTING THROUGH THE POLITICAL CAMPAIGN CLUTTER?

AARP is committed to helping you get the facts you need to choose candidates who reflect your values. We are non-partisan – we don't support or oppose any political candidates or contribute any money to campaigns or political action committees. Our priority is ensuring you know where the candidates stand before you cast your vote.

HOW TO USE THE AARP VOTERS' GUIDE:

AARP produced this guide to help you find out what candidates are saying about important issues, including: Social Security, Medicare, and Financial Security. All candidate statements contained in this guide were taken from publicly available sources, such as media websites. We've included links to the websites and encourage you to go there to read more about their positions.

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Social Security

How would you protect Social Security for today's seniors and strengthen it for future generations?

AARP's Position:

- Social Security should continue to guarantee that Americans who work and pay into the system receive benefits based on what they earn and contribute.
- Benefits should keep up with inflation and last for as long as an individual lives.
- We must protect benefits for people who count on them most, including surviving spouses and families, low-wage workers, and individuals who become disabled and can no longer work.
- Social Security must be put on stable financial ground, but any adjustments should be implemented gradually so changes do not impact those in or near retirement.

Barack Obama (Dem):

To put us on solid ground, we should also find a bipartisan solution to strengthen Social Security for future generations. We must do it without putting at risk current retirees, the most vulnerable, or people with disabilities; without slashing benefits for future generations; and without subjecting Americans' guaranteed retirement income to the whims of the stock market. (Source: WhiteHouse.gov; <http://ow.ly/bqoBx>)

Mitt Romney (Rep):

Mitt's proposals will not raise taxes and will not affect today's seniors or those nearing retirement. He proposes that Social Security should be adjusted in a couple of commonsense ways that will put it on the path of solvency and ensure that it is preserved for future generations. First, for future generations of seniors, Mitt believes that the retirement age should be slowly increased to account for increases in longevity. Second, for future generations of seniors, Mitt believes that benefits should continue to grow but that the growth rate should be lower for those with higher incomes. (Source: Mitt Romney for President; <http://ow.ly/bwJwM>)

Medicare

How would you put Medicare on stronger financial ground and protect today's seniors and future retirees from the burden of rising health costs?

AARP's Position:

- Medicare should be strengthened and improved so both current and future generations can count on having access to high-quality, affordable coverage.
- Medicare should continue to guarantee a specific set of benefits that are affordable and meet a person's health care needs.
- Medicare should offer choices that ensure access to high-quality health care.
- Medicare should improve the quality, safety, and efficiency of care by emphasizing value and cracking down on fraud, waste, and abuse.

Barack Obama (Dem):

"Seniors who fall in the coverage gap known as the doughnut hole will start getting some help...And I want seniors to know [health reform] will not cut your guaranteed benefits. In fact, under this law, Americans on Medicare will receive free preventive care without co-payments or deductibles." "My approach would build on these reforms. We will reduce wasteful subsidies and erroneous payments. We will cut spending on prescription drugs by using Medicare's purchasing power...I will not allow Medicare to become a voucher program that leaves seniors at the mercy of the insurance industry." (Source: WhiteHouse.gov; <http://ow.ly/cahPm> and <http://ow.ly/cai2F>)

Mitt Romney (Rep):

Mitt's proposals would not affect today's seniors or those nearing retirement and...would not raise taxes...he proposes that tomorrow's Medicare should give beneficiaries a generous defined contribution, or "premium support," and allow them to choose...Instead of paying providers directly for medical services, the government's role will be to help future seniors pay for an insurance option that provides coverage at least as good as today's Medicare, and to offer traditional Medicare as one of the insurance options. With insurers competing against each other...efficiency and quality will improve and costs will decline. (Source: Mitt Romney for President; <http://ow.ly/bxo5l>)

Financial Security

How would you help Americans build a financial nest egg for their retirement?

AARP's Position:

- There should be more opportunities and incentives for all Americans to save for their retirement and financial security.
- Freedom from age discrimination is a fundamental right, and all Americans should be able to keep working and contributing to society regardless of age.
- Promoting affordable home ownership and safeguarding home equity are important to maintain and improve the independence and quality of life of Americans age 50-plus.

Barack Obama (Dem):

In addition to protecting and strengthening Social Security, President Obama will make it easier for Americans to save on their own for retirement and prepare for unforeseen expenses. Currently over 75 million working Americans—about half the workforce—lack access to retirement plans through their employers. The President's budget lays the foundation for all Americans to participate in retirement accounts at work, proposing simple rules and automatic enrollment—that will automatically enroll workers in IRAs who, until now, haven't had a workplace retirement plan, while allowing them to opt out if they wish. [...] (Source: The WhiteHouse.gov; <http://ow.ly/bnnQE>)

Mitt Romney (Rep):

[Governor Romney has proposed] a Middle-Class Tax Savings Plan that would enable most Americans to save more for retirement. As president, Romney will seek to eliminate taxation on capital gains, dividends, and interest for any taxpayer with an adjusted gross income of under \$200,000, helping Americans to prepare for retirement and enjoy the freedom that accompanies financial security. This would encourage more Americans to save and to invest for the long-term, which would in turn free up capital for investment flowing back into the economy and helping to facilitate economic growth. (Source: Mitt Romney Website; <http://ow.ly/c1X9u>)

Tired of the campaign clutter? The AARP Voters' Guide will help you find out where the candidates stand on the issues important to you and your family.



For more information, please go to earnedasay.org.

Voter Information Inside