HOW TO USE THE AARP VOTERS’ GUIDE:
AARP produced this guide to help you find out what candidates are saying about health and financial security in their own words.

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 views and values. We are nonpartisan—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.

aarp.org/yourvote
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 strengthen Social Security for the future and protect benefits for people who count on them most, including surviving spouses and families, lower-wage workers, and disabled individuals who no longer can 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.

Paul D. Ryan (Rep):
As Chairman House Budget Committee, one of my top priorities is to preserve the Social Security safety net and make sure the program remains solvent for future generations. To pay full Social Security benefits, the government must cut spending, raise taxes, or borrow more money to finance pension payments.

Robert T. Zerban (Dem):
I oppose efforts to privatize Social Security and endanger the funds by placing them into the stock market. This benefits large financial interests, not seniors. I support strengthening Social Security by lifting the cap on taxable income so the program will remain fiscally sound without raising the retirement age, changing COLA’s or otherwise reducing or altering benefits.

Medicare

How would you put Medicare on stronger financial ground and protect today's seniors and future retirees from 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.

Paul D. Ryan (Rep):
Save Medicare for current and future generations, with no disruptions for those in and near retirement. For younger workers, when they become eligible, Medicare will provide a premium-support payment and a list of guaranteed coverage options – including a traditional fee-for-service option – from which recipients can choose a plan that best suits their needs. Premium support, competitive bidding, and more assistance for those with lower incomes or greater health care needs will ensure guaranteed affordability for all seniors.

Robert T. Zerban (Dem):
Medicare is worth it, and we can afford it. However, we can make Medicare cheaper by focusing on a few main areas. First, we should allow Medicare to negotiate for lower-cost prescription drugs. Second, I support expanded penalties for health care fraud and abuse and increased focus at the Department of Justice on these issues. Finally, by eliminating tax loopholes for the wealthiest Americans and cutting waste in the defense budget, our nation can afford Medicare and many other investments we need to make for students, seniors, and middle class families.
(Source: Rob Zerban Website, http://ow.ly/dux4a)
Financial Security

How would you help Americans save so they can secure their future and live independently as they age?

AARP’s Position:
More opportunities and incentives should be available for all Americans to plan and save so they can have a more secure future. Freedom from age discrimination is a fundamental right and critical to Americans’ ability to have a secure retirement. Every worker should be treated fairly, regardless of age. We need to support family caregivers who make it possible for more seniors to live in their homes and communities, where they want, rather than taxpayers and struggling families paying for costlier care.

Paul D. Ryan (Rep):
The economic growth that our country needs... originates from the creativity and entrepreneurial spirit of the American people... Reforming our tax code and eliminating the broken policies of the... will allow businesses to grow and create jobs. I will continue to work to advance policies that address our economic challenges, foster innovation and investment, and help job creators without raising taxes on working families and small business owners... We want a tax system that rewards Americans for hard work, risk taking, entrepreneurship, investment and innovation. (Source: Congressman Paul Ryan Website; http://ow.ly/cwQQ4)

Robert T. Zerban (Dem):
Revitalizing Manufacturing and Creating Jobs: I will oppose Free Trade Agreements (FTAs), and will promote Fair Trade that benefits the workers of all nations involved... I will support changes to our tax code to reward job creation in America, not outsourcing of jobs; I support rebuilding our infrastructure to increase economic activity and create construction jobs; I support education for workers including low or no-cost job retraining; I support Social Security, Medicare, and Medicaid, and will fight to protect them. I support retirement security for all Americans (Source: Rob Zerban for Congress, http://ow.ly/cwZca)
After years of working hard and paying into the system, AARP believes you’ve earned the right to know where the candidates stand on the issues that matter to you and your family. This Voters’ Guide will help you find out where the candidates stand on health and financial security in their own words, so you can decide which candidate best reflects your views and values.

To find out more about these issues and voting information, please visit aarp.org/yourvote.

Voter Information Inside