



**Nationwide®**  
is on your side



Nationwide Retirement Solutions

# Begin planning your Social Security strategy now

The sooner you start, the better prepared you can be.

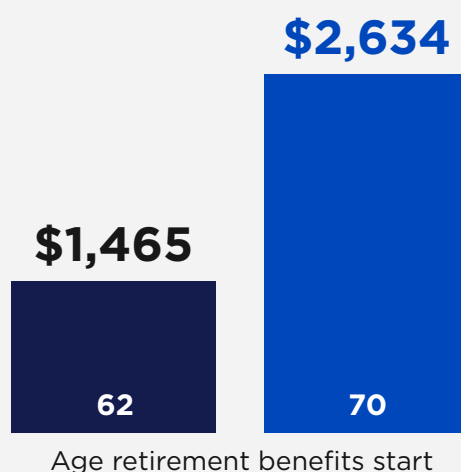
• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

## Your benefit, optimized

Your Social Security retirement benefit is one of the few things in life that's uniquely yours. Yet your filing decision could affect your loved ones as well. Decisions you make about when to start benefits are usually permanent, which makes it important to figure out how to get the most out of this choice of a lifetime.

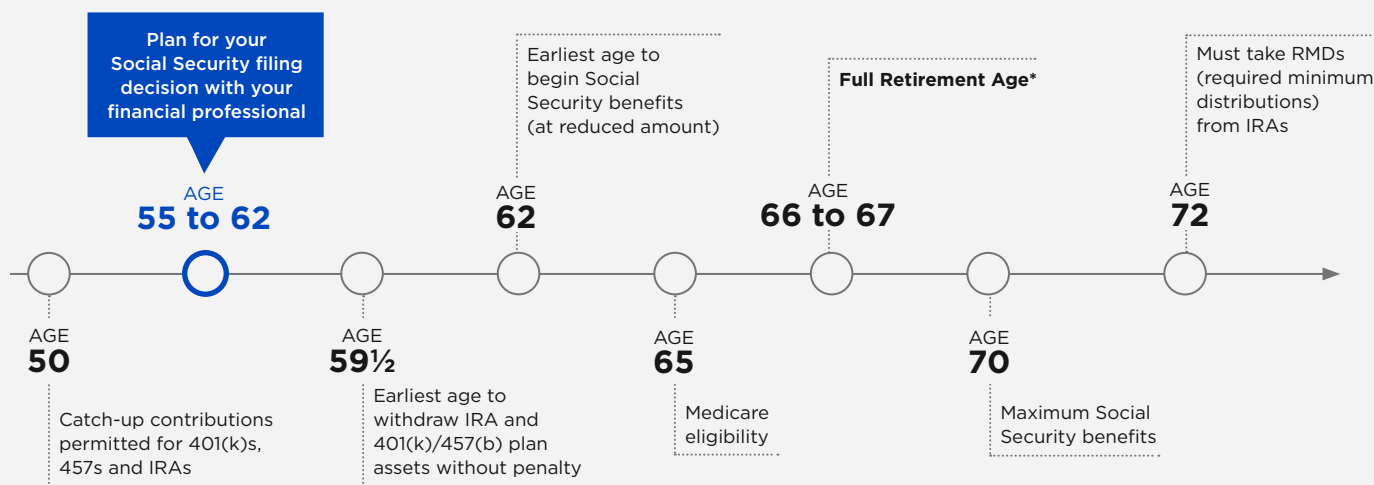
### The longer you wait, the higher your benefit amount.

You can file as early as age 62, but you would receive a reduced monthly benefit. Or you could delay filing up to age 70 to increase your monthly benefit by as much as 77%.<sup>1</sup>



Source: "Your Social Security Statement," Social Security Form SSA-7005-SM-OL (01/22). Chart represents the monthly benefit amount for a hypothetical worker currently earning \$54,000 and whose full retirement age is 67.

## Are you on track for your Social Security decision?



<sup>1</sup> This figure is based on an individual with full retirement age of 67; it compares early filing at age 62 and receiving reduced benefits of 71% of the primary insurance amount versus delayed filing at age 70 and receiving credits to increase benefits by 25% of the primary insurance amount.

#### \* Full retirement age (FRA)

This is the age when you are eligible to begin receiving the entirety of the monthly Social Security retirement benefit you are eligible for based on your lifetime employment record. For individuals born prior to 1943, FRA occurred at age 65. Thereafter, FRA began gradually increasing to age 67. Early filing can occur starting at age 62 and go until full retirement age. But you can delay filing up to age 70 in order to increase your benefit amount.

# The Nationwide Social Security 360 Analyzer®

## A tool to help optimize your benefit

The Nationwide Social Security 360 Analyzer can help you and your financial professional or Retirement Specialist prepare a strategy to help optimize your benefits. The Analyzer is a powerful tool designed to calculate personalized filing strategy options that could help you have:



**More monthly  
retirement income**



**More ways to  
fight inflation**

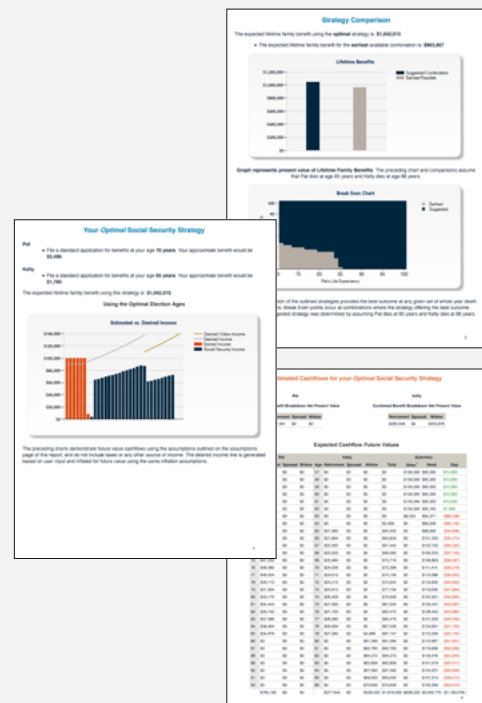


**More income security for a  
surviving spouse or heirs**

## A detailed report, customized to you

The Nationwide Social Security 360 Analyzer will use the information you provide to calculate three filing strategies. You will receive a detailed report that compares the results of each strategy. Your report will:

- > Show a graph that illustrates which of the outlined strategies provides the highest benefits based on various life expectancies for you and a spouse
- > Compare the estimated Social Security benefits for each scenario with your desired retirement income
- > Display a table that summarizes the annual income you could expect in retirement along with assumed income needed to maintain your lifestyle and the gap per year, if any



## Let's get started

- 1 Log in to "my Social Security" at [ssa.gov](https://ssa.gov).
- 2 Download your Social Security statement.
- 3 Review your **full earnings record** and submit it with your completed fact finder for improved accuracy.
- 4 Contact your financial professional or Retirement Specialist to help you complete and return the attached Social Security 360® Fact Finder.



## Optimizing your Social Security benefit can provide for your loved ones

### Benefits for spouses

Spouses are eligible for benefits based on their spouse's earnings record, and for a nonworking spouse, these benefits may represent significant dollars.

### Benefits for surviving spouses

Survivor benefits can significantly affect lifetime earnings from Social Security. A surviving spouse is eligible based on the deceased spouse's record.

### Benefits for divorced individuals

Divorced persons may be eligible for benefits based on the ex-spouse's record. However, the couple must have been married for at least 10 years, and the ex-spouse claiming the benefits must be currently unmarried.

### Benefits for other family members

Family members other than spouses may be eligible for benefits too. There is a family maximum limit based on a percentage of the earner's average wages.



## Request your personalized filing summary.

Contact your financial professional or Retirement Specialist to help you complete and return the attached Social Security 360 Analyzer® Fact Finder.



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The information collected on this questionnaire will be kept confidential and used to provide an estimate of your Social Security benefits in retirement. For more information on how Nationwide protects your personal information, visit our online privacy policy at [www.nationwide.com/privacy-security.jsp](http://www.nationwide.com/privacy-security.jsp). Keep in mind that any estimate resulting from this fact finder is for hypothetical purposes only and is not a guarantee.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

This is being provided for informational purposes only and should not be construed as investment, tax or legal advice.

The information provided is based on current laws, which are subject to change at any time, and has not been endorsed by any government agency.

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NFM-21950M1 (09/22)



# Social Security 360 Analyzer® Fact Finder

**Before you begin:** Log in and download your current Social Security statement at [ssa.gov/myaccount](https://ssa.gov/myaccount).

Answer the questions below and bring this form to a Social Security planning meeting with your Retirement Specialist.  
(If you select married, widowed or divorced, be sure to answer the related questions on Page 2 in addition to the questions below.)

## Participant contact information

First/last name:	Phone:
Email:	Plan Sponsor/Employer:
I would like to review the Social Security 360 Analyzer® results with a licensed Nationwide representative:      Yes      No	
Your marital status:      Married      Widowed      Divorced      Single	
Sex:      Male      Female	Date of birth (mm/dd/yy): ____/____/____
What life expectancy are you planning for? ____ years ____ months      Use average (Male = 86 years, Female = 89 years)	
Have you already started taking Social Security benefits?      Yes      No      If yes, at what age? ____      Filing date: ____/____/____ If so, how much is the monthly benefit you're currently receiving? \$ _____	

## Government or Nonprofit Employees/Former Employees

Do you have a pension from employment in which you did NOT pay Social Security taxes?      Yes      No

**If yes, log in to [ssa.gov/myaccount](https://ssa.gov/myaccount) and print or save your full earnings record to include with your completed fact finder. Note that your full earnings record is found in the Eligibility and Earnings section that is separate from your Social Security statement.**

What is the name of the pension/employer? \_\_\_\_\_ What is the monthly pension amount? \$ \_\_\_\_\_

When does this pension start? \_\_\_\_\_ What is the projected cost-of-living adjustment for this pension? \$ \_\_\_\_\_%

## Your earnings *For this section, please refer to a current Social Security benefit statement.*

Statement date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Your estimated monthly benefits at full retirement age: \$ \_\_\_\_\_

At what age do you plan to stop working? \_\_\_\_

If you're planning to work after age 62, what is your anticipated annual employment income? \$ \_\_\_\_\_

**If you plan on retiring prior to your full retirement age (FRA) or if you plan on working beyond your FRA, log in to [ssa.gov/myaccount](https://ssa.gov/myaccount) and print or save your full earnings record to include with your completed fact finder.**

## Your retirement income assumption

What is your desired monthly pretax household income upon retirement? \$ \_\_\_\_\_ (TODAY'S DOLLARS)

What is your desired monthly pretax household income after the death of your spouse? \$ \_\_\_\_\_

*After this section is complete, please continue to the next page.*



About your spouse	
First/last name:	Sex: Male Female
Date of birth (mm/dd/yy): ____/____/____	
What life expectancy are you planning for? ____ years ____ months Use average (Male = 86 years, Female = 89 years)	
Have you already started taking Social Security benefits? Yes No If yes, at what age? ____ Filing date: ____/____/____ If so, how much is the monthly benefit you're currently receiving? \$ _____	
<b>Government or Nonprofit Employees/Former Employees</b> Do you have a pension from employment in which you did NOT pay Social Security taxes? Yes No <b>If yes, log in to <a href="https://ssa.gov/myaccount">ssa.gov/myaccount</a> and print or save your full earnings record to include with your completed fact finder.</b> What is the name of the pension/employer? _____ What is the monthly pension amount? \$ _____ When does this pension start? _____ What is the projected cost-of-living adjustment for this pension? \$ _____ %	
<b>Your spouse's earnings</b> (For this section, please refer to a current Social Security benefit statement.)	
Statement date: ____/____/____ Your estimated monthly benefits at full retirement age: \$ _____	
At what age do you plan to stop working? ____ If you're planning to work after age 62, what is your anticipated annual employment income? \$ _____	

If you're widowed (If eligible for survivor benefits, you will need proof of marriage and death to retrieve benefits for a deceased spouse when you visit your local SSA office.)
Deceased spouse's date of birth (mm/dd/yy): ____/____/____
How long were you married? ____ years ____ months
What monthly benefit amount would you receive if you elect widow's benefits at your full retirement age? \$ _____
What is the monthly benefit at full retirement age (FRA) for your deceased spouse? \$ _____

If you're divorced (You may be eligible for benefits based on an ex-spouse's record, if you were married for at least 10 years. You will need proof of marriage and divorce to retrieve information and benefits for an ex-spouse when you visit your local SSA office.)
Ex-spouse's date of birth (mm/dd/yy): ____/____/____
What is your ex-spouse's anticipated life expectancy? ____ years ____ months Deceased
How long were you married? ____ years ____ months
At what age does your ex-spouse plan to claim benefits? ____ years ____ months
What is your ex-spouse's monthly retirement benefit at his/her full retirement age? \$ _____

To be completed by your Financial Professional/Retirement Specialist	
Name:	Firm name:
Phone:	Email:
<b>Financial Professionals return completed forms to:</b> Email: <a href="mailto:NRPlanning@nationwide.com">NRPlanning@nationwide.com</a>   Fax: 1-855-256-4220 Questions? Call 1-877-245-0763	<b>Retirement Specialists return completed forms to:</b> Email: <a href="mailto:INVESTNW@nationwide.com">INVESTNW@nationwide.com</a>   Fax: 1-888-807-2140 Questions? Call 1-866-975-6363

The information collected on this questionnaire will be kept confidential and used to provide an estimate of your Social Security benefits in retirement. For more information on how Nationwide protects your personal information, visit our online privacy policy at [www.nationwide.com/privacy-security.jsp](https://www.nationwide.com/privacy-security.jsp). Keep in mind that any estimate resulting from this fact finder is for hypothetical purposes only and is not a guarantee.

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