



NATIONWIDE RETIREMENT INSTITUTE®

Plan for your health care costs with the Nationwide® Health Care Cost Assessment

Health care costs will likely be your biggest expense in retirement. You can expect to pay Medicare premiums, deductibles, co-pays and other costs out of your own pocket. Your financial advisor can help you get a better estimate of these costs with the Health Care Cost Assessment.

**\$259,000 –
\$395,000**



Average out-of-pocket health care costs for a 65-year old couple.¹



4 out of **5** people
cannot accurately estimate how much they expect to pay for health care in retirement.²

About the Health Care Cost Assessment

- **Personalizes your estimate** based on your current health conditions, family medical background and outlook for retirement, such as where you plan to live.
- **Shows how your health care spending can change** throughout retirement and estimates your potential long-term care costs.
- **Uses research** from one of the world's leading actuarial firms to align your anticipated health care needs with current trends in health care spending.

¹ Savings Needed for Medigap Premiums, Medicare Part B Premiums, Medicare Part D Premiums and Out-of-Pocket Drug Expenses for Retirement at Age 65 in 2015. Assuming a 90% chance of having enough savings. "Amount of Savings Needed for Health Expenses for People Eligible for Medicare: Unlike the Last Few Years, the News Is Not Good," by Paul Fronstin, Dallas Salisbury, and Jack VanDerhei, EBRI. October 2015.

² Nationwide/Harris Poll Survey "Healthcare and Long-term Care Study." Consumer study of U.S. adults ages 50+. November 2016.

75% of affluent investors say advisors are “helpful” or “very helpful” in discussing health care information and estimating health care costs in retirement.³

Talk with your financial advisor about health care costs.

Take the first step to get ready for retirement health care costs. Ask your advisor for a Fact Finder to start your Health Care Cost Assessment.

STEP 1 Complete a Fact Finder and return it to your advisor, who will work with Nationwide to deliver you your personalized report.

STEP 2 Schedule a meeting with your advisor to review your assessment report and discuss options for covering these expenses.



Clients Talk with your financial advisor about your health care decisions and how they fit within the scope of your overall retirement plan.



Financial professionals For more information, call your wholesaler or the Retirement Institute Income Planning Team at 1-877-245-0763 or visit nationwidefinancial.com/healthcare.



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³ Nationwide/Harris Poll Survey “Healthcare and Long-term Care Study.” Consumer study of U.S. adults ages 50+. November 2016.

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

The information collected on the personalized Health Care Cost Assessment will be kept confidential and used to provide an estimate of a client's potential health care costs in retirement. The estimate is based on a client's specific financial situation and goals, as well as their current overall health condition. The client's financial situation and health conditions may change over time and this may affect their future changes. Please keep in mind that the estimates resulting from this fact finder are for hypothetical purposes only and are not guaranteed.

For more information on how Nationwide protects your personal information, visit our online privacy policy at www.nationwide.com/privacy-security.jsp.

SURVEY METHODOLOGY: This survey was conducted From September 14 - September 22 among 801 affluent adults (age 50+ with more than \$150,000 in household income) and 515 non-affluent adults (age 50+ with under \$150,000 in household income).

This material is not a recommendation to buy, sell, hold or rollover any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition, or particular needs of any specific person. Investors should work with their financial professional to discuss their specific situation.

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