



Let's simplify Social Security

It's the choice of a lifetime. Understand your filing options with knowledge and tools from Nationwide.

Filing for Social Security benefits may seem like a simple, straightforward decision. But with so many rules that can impact the benefits you receive, your Social Security filing decision is actually more complicated than you may think.

While everyone's personal situation is different, there are three key considerations you should make as you begin to plan your Social Security filing decision:

Filing early may not be for you.

Filing before full retirement age makes sense for some people. But because benefits are permanently reduced, it may not be the best option for you.

Delaying filing can increase benefits.

Filing after full retirement age (up to age 70) and taking advantage of delayed Social Security credits can increase Social Security income by as much as 76%¹.

Don't forget your family.

Benefits for spouses, partners and other family members are among the most powerful ways to boost household Social Security income.

¹ Based on a person born in 1950 with full retirement age of 66, comparing filing at age 62 at 75% of anticipated benefit versus filing at age 70 with 32% increased benefit.

Schedule a planning meeting today.

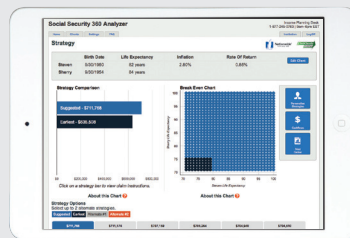
If you're between the ages of 50 and 63, the time is right to talk with your advisor about Social Security and how your filing decision fits within your retirement income plan.

- **Get a copy of your Social Security statement** for you and your spouse from the Social Security website; Go to "My Social Security" account at ssa.gov/myaccount.
- **Schedule time to talk with your financial advisor** about Social Security
- **Complete a Nationwide Social Security 360 client questionnaire** to help gather the relevant personal information that will factor into your filing decision.

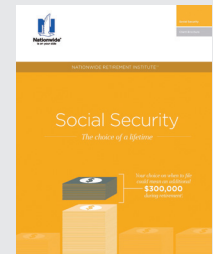
Social Security 360®

An all-encompassing view of your options.

The Nationwide Retirement Institute created Social Security 360 to bring the knowledge, tools and support you and your advisor need to help navigate the complexities of your Social Security decision.



Work with your financial advisor to determine which filing strategy meets your needs with our Social Security 360 Analyzer® online tool.



Learn more about Social Security with our educational guide.



Contact your financial advisor, to start your personalized strategy with Nationwide's Social Security 360 program.



Nationwide®

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

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.

Nationwide Investment Services Corporation (NISC), member FINRA. Nationwide Retirement Institute is a division of NISC.

Social Security 360 and Social Security 360 Analyzer are service marks of Nationwide Life Insurance Company.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and the Nationwide Retirement Institute are service marks of Nationwide Mutual Insurance Company. © 2016 Nationwide

NFM-13418AO.2 (08/16)