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Social Security

The choice of a lifetime

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Nationwide Retirement Institute®

Education and
insights



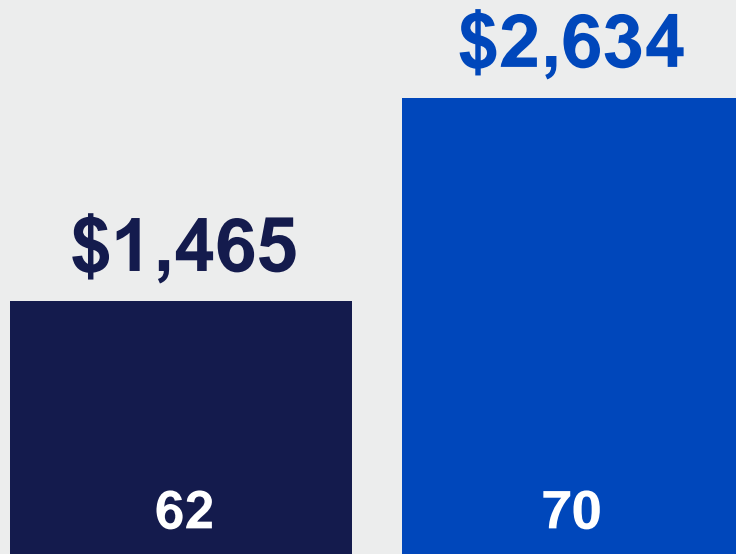
Tools



Consultative
support

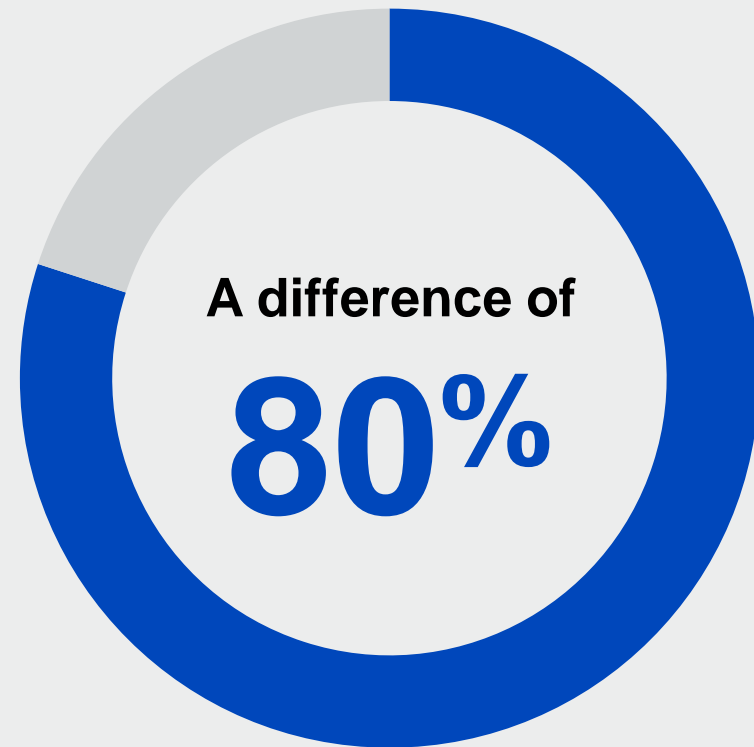


When you claim can make a huge difference



Age retirement benefits start

Source: "Your Social Security Statement," Social Security Form SSA-7005-SM-OL (01/25). This chart represents the monthly benefit amount for a hypothetical worker currently earning \$54,000 and whose full retirement age is 67.



Today's agenda

- 1 Social Security —
The choice of a lifetime

- 2 Social Security basics

- 3 Guidance built for you

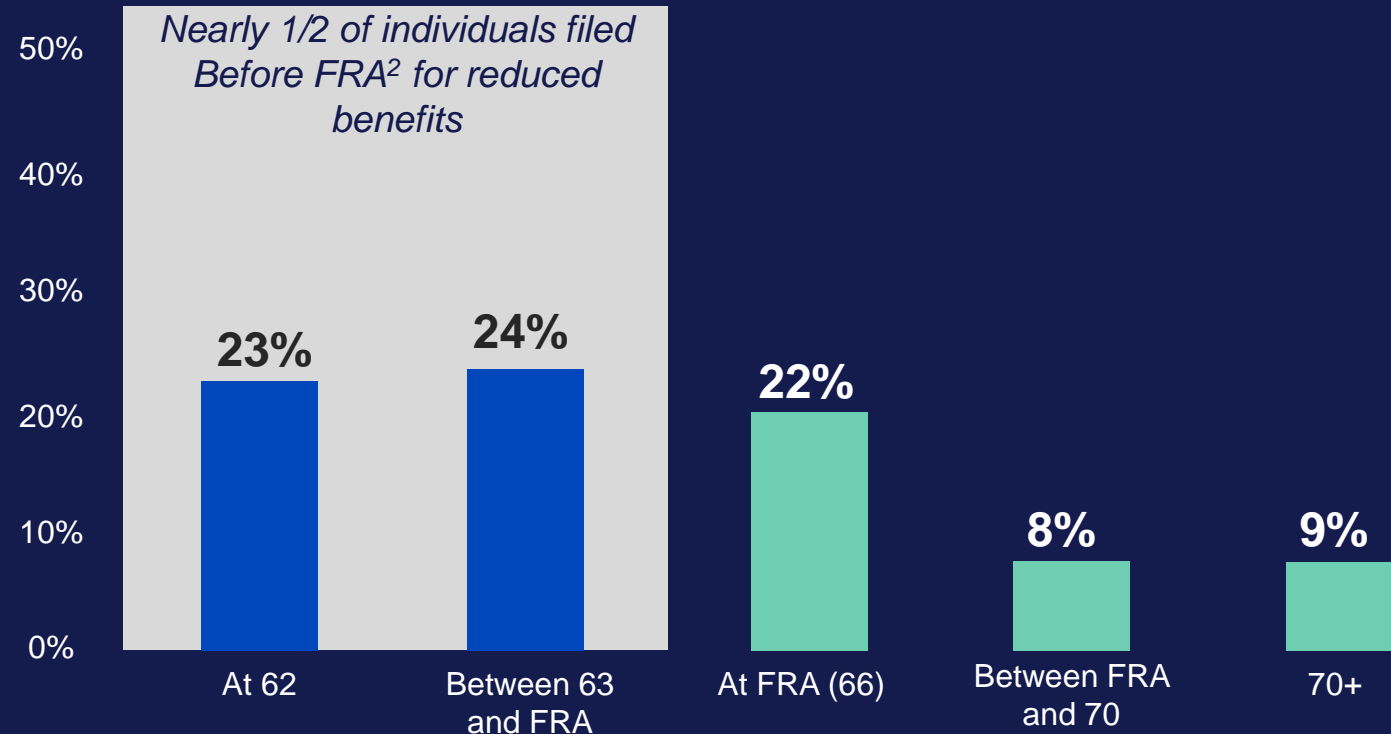
Social Security

The choice of a lifetime



Many file at the earliest possible time

New Social Security claimants in a calendar year¹



¹ 2024 Annual Statistical Supplement, Table 6.A4," Social Security Administration.

² FRA = Full retirement age. For this data, FRA is 66. Omits disability conversions at FRA

Meet Pat and Kelly, a married couple

Pat and Kelly's options — Earliest vs. Optimized

Pat is 66

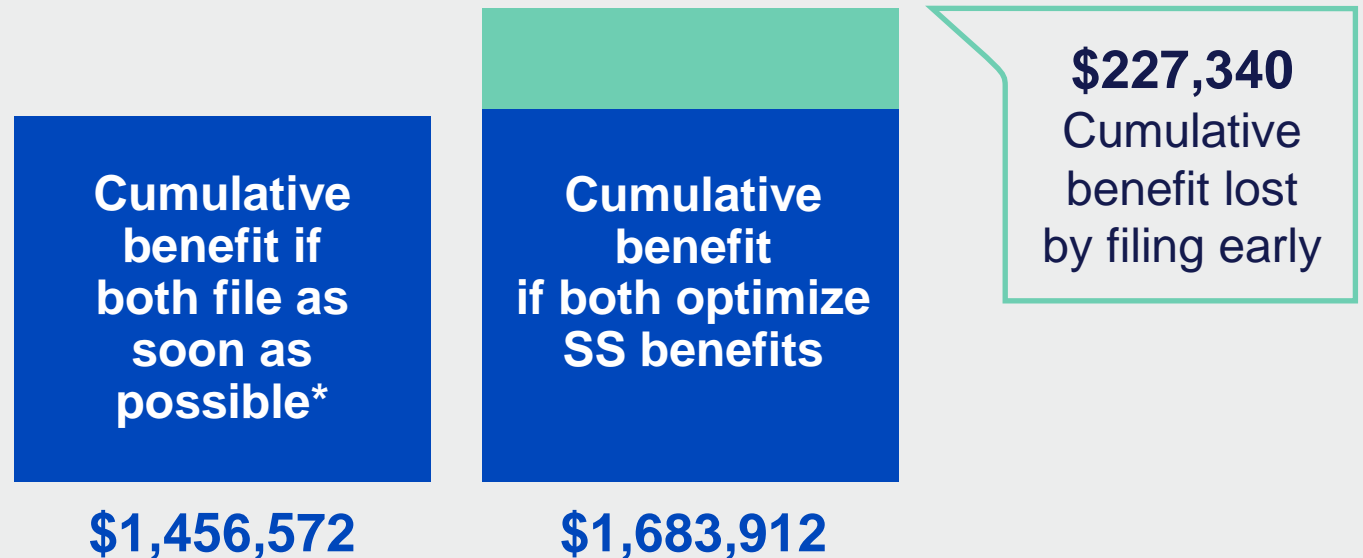
\$2,600

Pat's SS benefit at FRA

Kelly is 61

\$1,900

Kelly's SS benefit at FRA



This example is hypothetical and for illustrative purposes only.

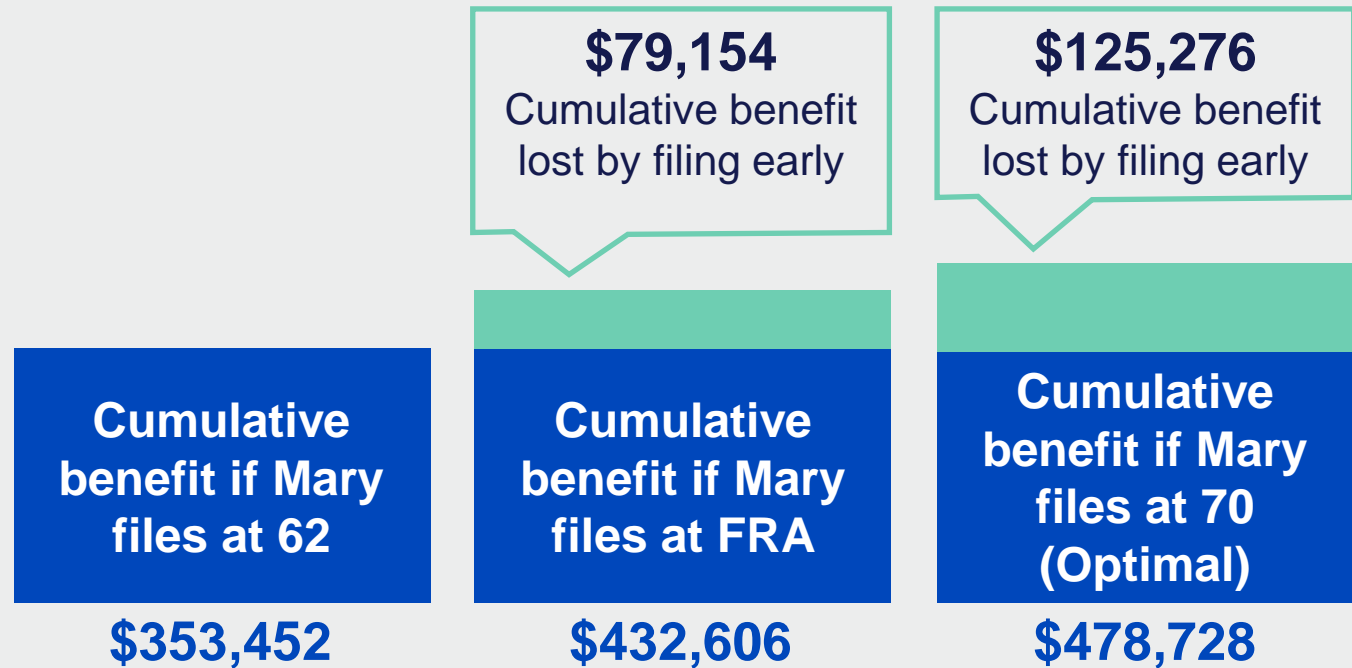
Figures as shown represent future values and assume average life expectancy of 85 for men and 88 for women and 2.4% annual cost-of-living adjustments (COLA).

* This figure represents results if Pat files today and Kelly files at 62.

Meet Mary, a single person approaching retirement

Comparing filing options

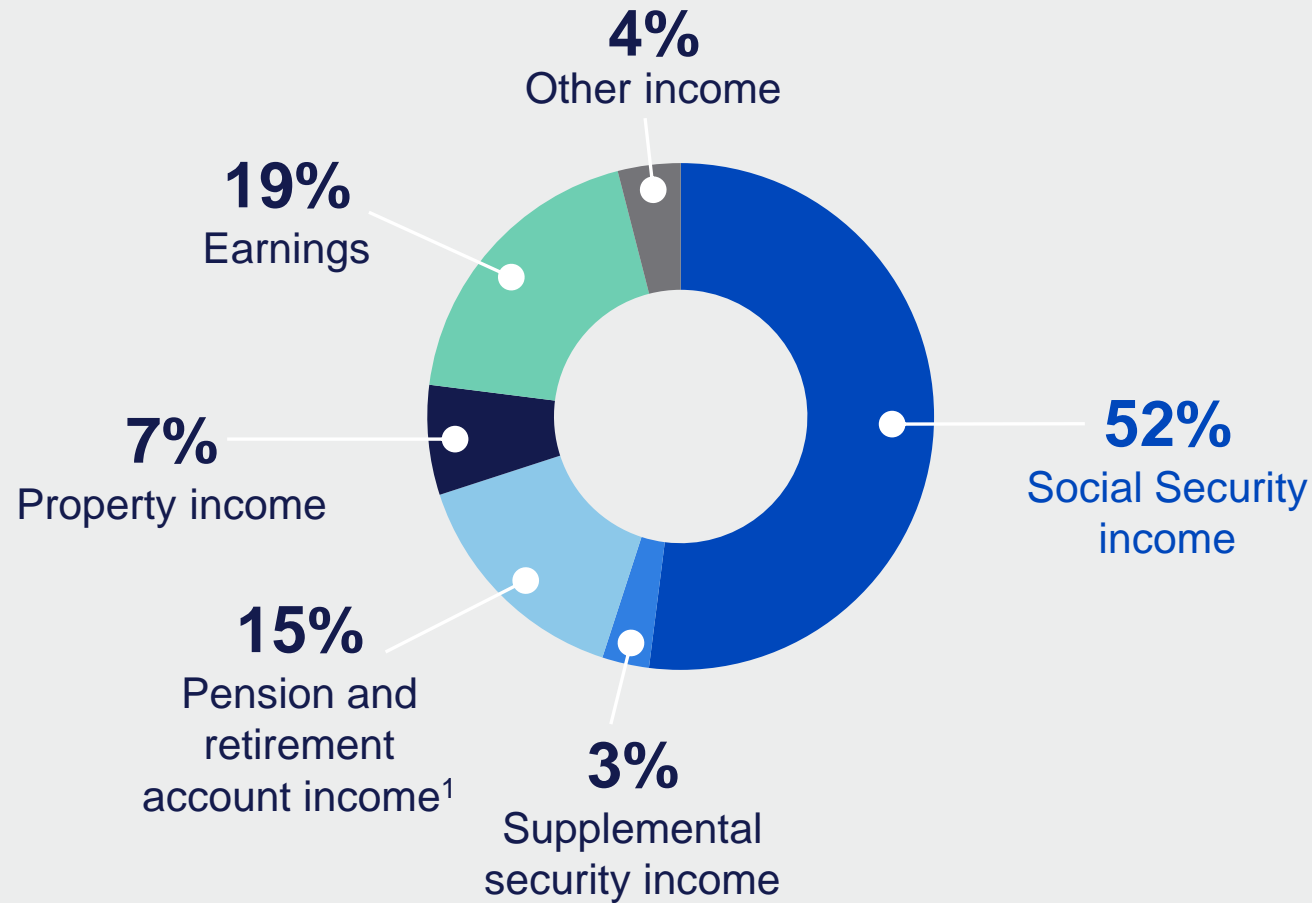
Mary is 60
\$1,236 = Her SS benefit
at FRA (67 years)



This example is hypothetical and for illustrative purposes only.

Figures as shown represent future values and assume average life expectancy of 85 for men and 88 for women and 2.4% annual cost-of-living adjustments (COLA).

Many age 65+ households rely on Social Security benefits



SOURCE: <https://www.census.gov/content/dam/Census/library/publications/2022/demo/p70br-177.pdf>

¹ "Income Sources of Older Households: 2017," U.S. Census Bureau, <https://www.census.gov/content/dam/Census/library/publications/2022/demo/p70br-177.pdf> (Feb. 2022).

Social Security

The basics



What does Social Security offer?

Old-Age, Survivors and Disability Insurance (OASDI)



Guaranteed
lifetime income



Indexed to
inflation



Survivor benefits



Preferential
tax treatment

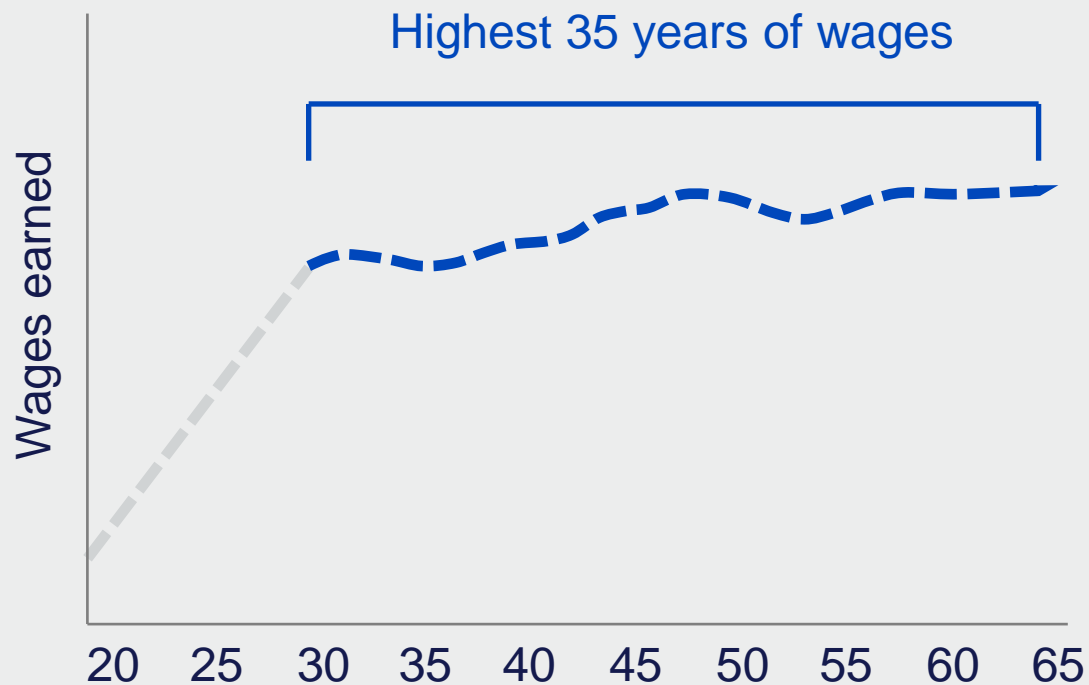
Social Security Act of 1935

- > Designed to help older Americans living in poverty during the Great Depression
- > Never meant to be a sole source of retirement income



Ida May Fuller
First recipient of a monthly Social Security check (1940)

What determines someone's primary insurance amount (PIA)?



PIA = The monthly benefit amount at full retirement age.

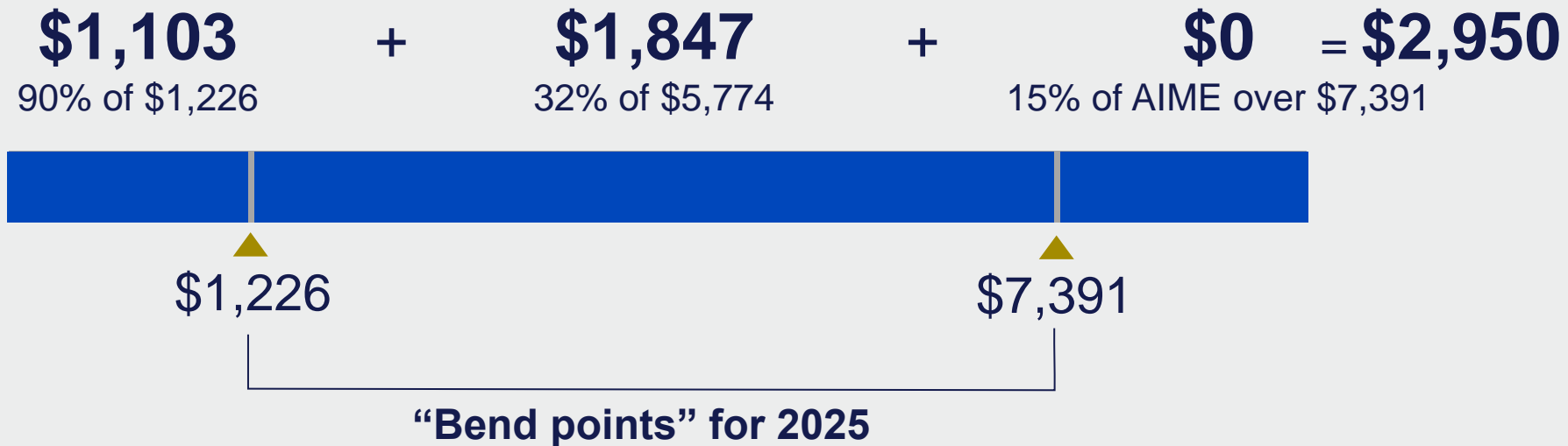
How PIA is calculated

- > 3 components of AIME percentages are defined by “bend points”
- > AIME = Average indexed monthly earnings
- > Sum up the 3 components to get PIA



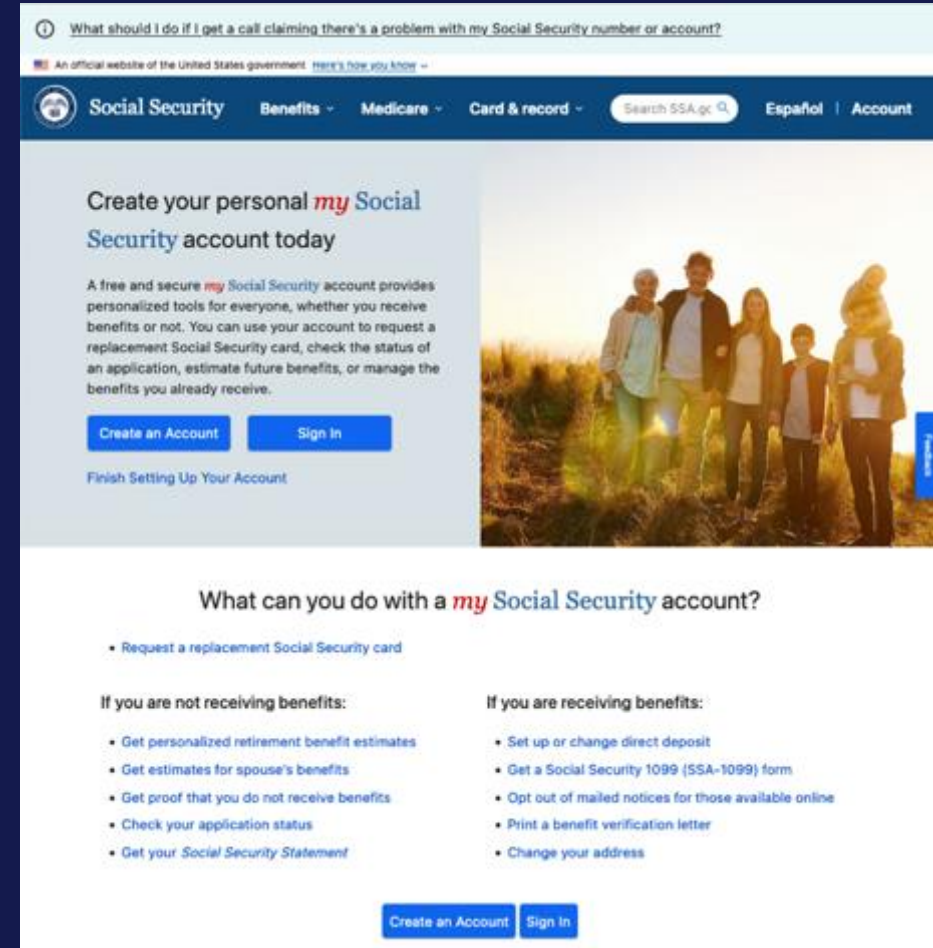
Source: ssa.gov/oact/cola/Benefits.html.
The portions are defined by "bend points" for the year the client turns 62.

Hypothetical example: Jim is 62 and his AIME is \$7,000



Social Security — The basics

Review your Social Security statement



The screenshot shows the official Social Security Administration website. At the top, there is a navigation bar with the Social Security logo, links for Benefits, Medicare, and Card & record, a search bar, and links for Español and Account. Below the navigation bar, the main heading reads "Create your personal **my** Social Security account today". A paragraph explains that a free and secure my Social Security account provides personalized tools for everyone, whether they receive benefits or not. Below this text are two buttons: "Create an Account" and "Sign In". A link "Finish Setting Up Your Account" is also present. To the right of the text is a photograph of a family of five standing in a field at sunset. Below the main heading, a section titled "What can you do with a **my** Social Security account?" lists various services. These are divided into two columns: "If you are not receiving benefits:" and "If you are receiving benefits:". At the bottom of the page, there are again "Create an Account" and "Sign In" buttons.

What should I do if I get a call claiming there's a problem with my Social Security number or account?

An official website of the United States government. Here's how you know.

Social Security Benefits Medicare Card & record Search SSA.gov Español Account

Create your personal **my** Social Security account today

A free and secure **my** Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Create an Account Sign In

Finish Setting Up Your Account

What can you do with a **my** Social Security account?

- Request a replacement Social Security card

If you are not receiving benefits:

- Get personalized retirement benefit estimates
- Get estimates for spouse's benefits
- Get proof that you do not receive benefits
- Check your application status
- Get your *Social Security Statement*

If you are receiving benefits:


- Set up or change direct deposit
- Get a Social Security 1099 (SSA-1099) form
- Opt out of mailed notices for those available online
- Print a benefit verification letter
- Change your address

Create an Account Sign In

Social Security statements are available on my Social Security (sign up at ssa.gov/myaccount).

Social Security statement

Statements include PIA, estimated benefits, earnings record and general program information.



Your Social Security Statement

WANDA WORKER

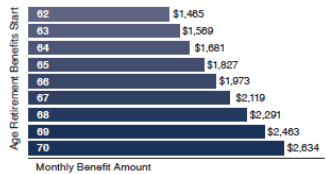
Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn "credits" through your work — up to four each year.

Your full retirement age is 67, based on your date of birth: April 5, 1962. As shown in the chart, you can start your benefits at any time between ages 62 and 70. For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.

These personalized estimates are based on your earnings to date and assume you continue to earn \$54,489 per year until you start your benefits. Learn more at [ssa.gov/benefits/retirement/learn.html](#).

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)



Age Retirement Benefits Start	Monthly Benefit Amount
62	\$1,465
63	\$1,569
64	\$1,681
65	\$1,827
66	\$1,973
67	\$2,119
68	\$2,291
69	\$2,463
70	\$2,634

Disability Benefits

You have earned enough credits to qualify for disability benefits. If you became disabled right now, your monthly payment would be about \$2,083 a month. Learn more at [ssa.gov/disability](#).

Survivors Benefits

You have earned enough credits for your eligible family members to receive survivors benefits. If you die this year, members of your family who may qualify for monthly benefits include:

Minor child:	\$1,562
Spouse, if caring for a disabled child or child younger than age 16:	\$1,562
Spouse, if benefits start at full retirement age:	\$2,083
Total family benefits cannot be more than:	\$3,802

Your spouse or minor child may be eligible for an additional one-time death benefit of \$255. Learn more at [ssa.gov/survivors](#).

Medicare

You have enough credits to qualify for Medicare at age 65. Medicare is the federal health insurance program for people:

- age 65 and older,
- under 65 with certain disabilities, and
- of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to avoid a lifetime late enrollment penalty. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit [medicare.gov](#) or [ssa.gov/medicare](#) or call 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048).

We base benefit estimates on current law, which Congress has revised before and may revise again to address needed changes. Learn more about Social Security's future at [ssa.gov/ThereForMe](#).

Earnings Record

Review your earnings history below to ensure it is accurate. This is important because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record. We have combined your earlier years of earnings, but you can view them online with [my Social Security](#). If you find an error view your full earnings record online and call 1-800-772-1213.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (began 1966)
1971-1980	\$ 2,142	\$ 2,142
1981-1990	87,102	87,102
1991-2000	246,069	246,069
2001	34,147	34,147
2002	34,846	34,846
2003	36,021	36,021
2004	38,032	38,032
2005	39,711	39,711
2006	41,829	41,829
2007	43,971	43,971
2008	45,170	45,170
2009	44,603	44,603
2010	45,666	45,847
2011	47,093	47,093
2012	48,560	48,560
2013	49,095	49,095
2014	50,605	50,605
2015	51,996	51,996
2016	52,108	52,108
2017	53,251	53,251
2018	53,966	53,966
2019	54,559	54,559
2020	54,489	54,489
2021	Not yet recorded	

Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

Social Security taxes	Medicare taxes
You paid: \$75,568	You paid: \$18,158
Employer(s): \$77,498	Employer(s): \$18,158

Earnings Not Covered by Social Security

You may also have earnings from work not covered by Social Security. This work may have been for federal, state, or local government or in a foreign country.

If you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. To find out more, visit [ssa.gov/gpo-wep](#).

Important Things to Know about Your Social Security Benefits

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. Your benefit amount is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- We use cost of living adjustments so your benefits will keep up with inflation.
- The age you claim benefits will affect the benefit amount for your surviving spouse.
- If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your divorced spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- When you apply for either retirement or spousal benefits, you may be required to apply for the other benefit as well.
- For more information about benefits for you and your family, visit [ssa.gov/benefits/retirement/planner/applying7.html](#).
- When you are ready to apply, visit us at [ssa.gov/benefits/retirement/apply.html](#).
- The *Statement* is updated annually. It is available upon request, either online or by mail.

SSA.gov | Follow us on social media [ssa.gov/socialmedia](#)

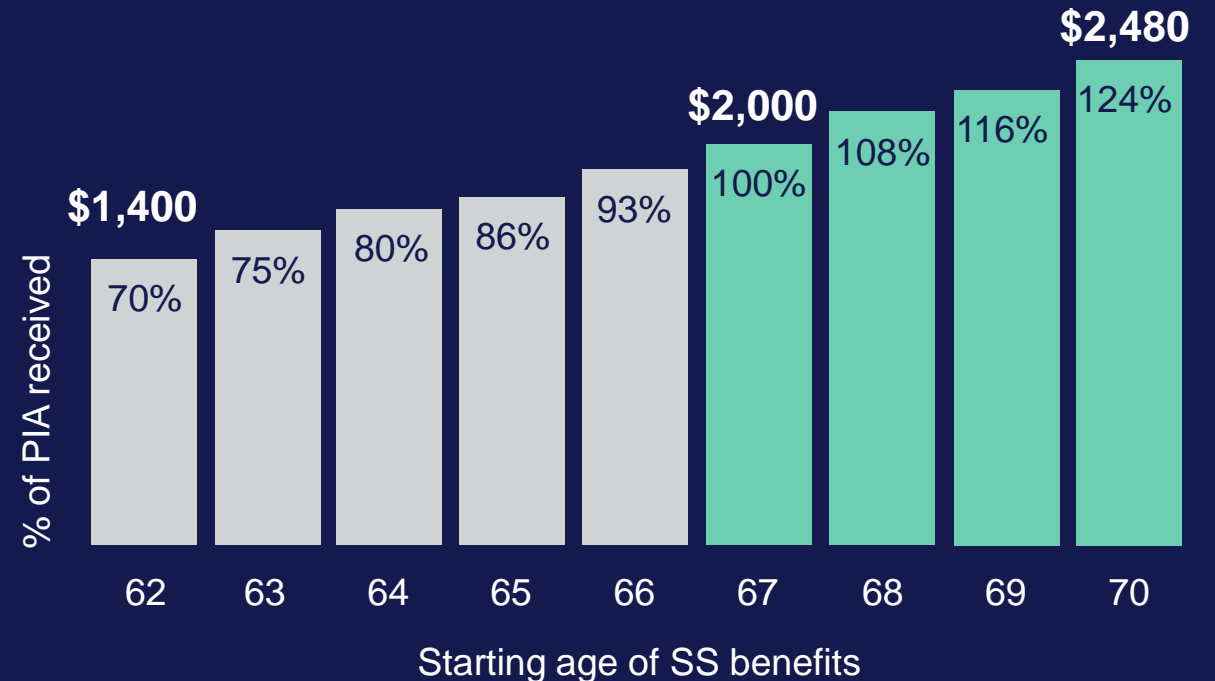
Form SSA-7005-SM-OL (11/21)

Full retirement age

Early				FRA		Delay		
62	63	64	65	66	67	68	69	70
				Eligible for 100% of benefits				
				Birth year		FRA		
				1943 – 1954		66		
				1955		66 + 2 months		
				1956		66 + 4 months		
				1957		66 + 6 months		
				1958		66 + 8 months		
				1959		66 + 10 months		
				1960 – later		67		

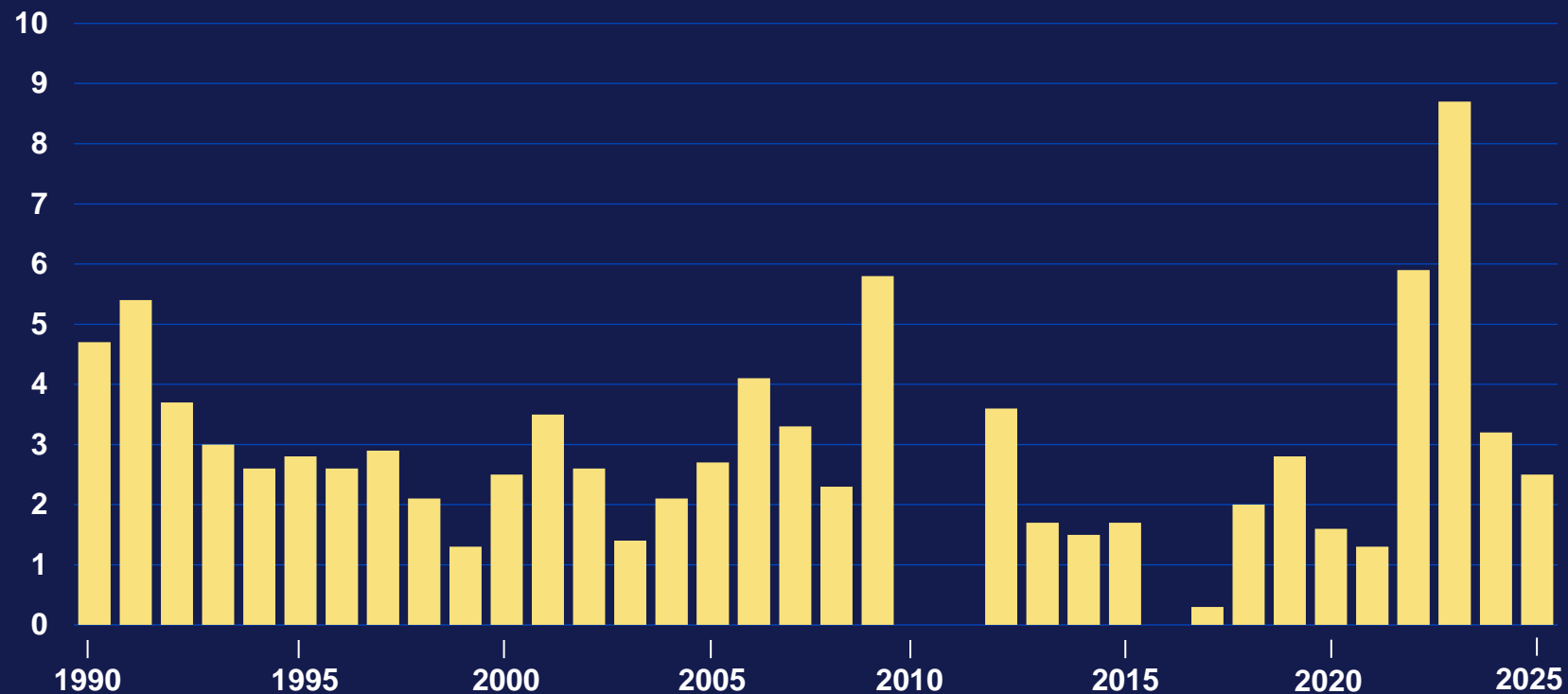
Early and delayed filing affect monthly benefit

- > Filing at age 70 can increase the monthly benefit considerably over filing at age 62
- > Filing at age 70 can increase the monthly benefit 24% over filing at full retirement age (FRA)
- > The example assumes a benefit of \$2,000 at an FRA of 67; filing at 70 earns a benefit \$1,080 greater than filing at 62, a difference of 77%



Benefits adjusted for inflation

Social Security annual cost-of-living adjustments (COLA) since 1990



Source for chart data: [Cost-of-living adjustments](#)

Filing rules for different situations

- > Surviving spouses
- > Spouses
- > Divorced spouses
- > Dependent children
- > Disabled individuals
- > Government employees



Social Security — The basics

Spousal filing rules

Eligibility

- > Eligible at 62
- > Married for at least one year
- > One spouse must file for the other to claim benefits
- > Includes same-sex couples

Benefits

- > Up to 50% of spouse's PIA

For surviving spouses

Eligibility

- > Married for at least 9 months
- > Benefits can be taken as early as age 60¹
- > Currently widowed or remarried after age 60

Benefits

- > Up to spouse's PIA, including delayed retirement credits earned
- > Survivor benefits can be received independently of individual benefits

¹Filing from 60 and up to FRA will permanently reduce monthly survivor benefits, but it will not impact the survivor's own benefits.





Social Security — The basics

For divorced spouses

Eligibility

- > Married for at least 10 years
- > Currently unmarried
- > The ex-spouse does not have to file beyond two years after the divorce

Benefits

- > Spousal, then survivor benefits
- > No impact on the ex-spouse's benefit
- > Not subject to the family maximum

For dependent children

Eligibility

- > Dependents under age 18
- > Disabled dependents if disability occurred before age 22

Benefits

- > 50% of parent's PIA
- > 75% of deceased's PIA





Social Security — The basics

For disabled individuals

Eligibility

- > Qualifying medical condition
- > Recent work test (individual)
- > Duration of work test (individual)

Benefits

- > Individual benefit
- > Spousal benefit
- > Survivor benefit
- > Dependent children benefit

For government employees

Considerations:

- > Your government job may not provide Social Security coverage
- > **New legislation in January 2025** may increase Social Security benefits for some government workers & their family members
 - > WEP and GPO provisions (in place for over 40 years) were repealed on January 5, 2025
 - > Impacts benefits paid after December 2023



Windfall Elimination Provision (WEP)

WEP affected some retirees whose work history included both:

- > Social Security-covered work (e.g., private sector)
- > Non-Social Security-covered work (e.g., government job), for which they qualify for a pension

WEP ELIMINATED as of January 2025

- > Benefits paid after December 2023 no longer subject to WEP

Government Pension Offset (GPO)

GPO reduced spousal and survivor benefits for a retiree who did not pay into Social Security, but whose spouse did qualify for benefits.

Spouses should now consider the survivor and strategies to optimize the larger Social Security benefit

GPO ELIMINATED as of January 2025

- > Benefits paid after December 2023 no longer subject to GPO
- > Has the spouse or survivor already filed for Social Security retirement benefits?
 - > If yes – The Social Security Administration will reimburse for reduced payments
 - > If no – Consider filing for spousal (spouse or ex-spouse) or survivor benefits

Next steps for government employees

Have you (or spouse) filed for benefits?

YES – If within the last 12 months, consider revoking your application (form SSA-521)

YES – If benefits had been reduced due to WEP or GPO, the Social Security Administration will send a makeup payment.

NO – Consider strategies to optimize your filing strategy, such as a delayed filing for the higher earner spouse.

Consider tax impacts

A portion of any makeup payments from the Social Security Administration will be taxable.

Consider impacts (such as possible Medicare surcharges)

Ensure SSA.gov info is correct

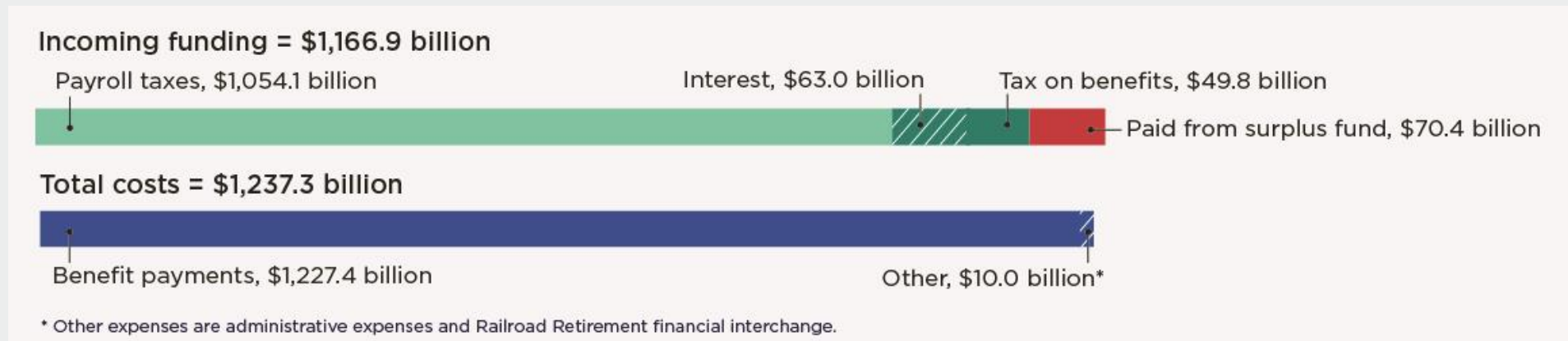
- > Address
- > ACH/bank account info

Next steps for all: Understand solvency concerns

Be even more aware of solvency challenges for Social Security

- > Beginning in less than 10 years, **all current and future beneficiaries face benefit cuts.**
 - > Begin projecting and planning for the impacts: **21% reduction*** of promised benefits

Social Security (OASI) funding and output, 2023*



"The 2024 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds," Social Security Administration (May 2024).

How working impacts Social Security benefits

If under FRA for the full year

\$1 withheld for every
\$2 above annual limit

(\$23,400 or \$1,950/month)

In the year of FRA (Up to FRA month)

\$1 withheld for every
\$3 above annual limit

(\$62,160 or \$5,180/month)

At FRA and beyond

No limit on earnings

Withheld earnings
are returned

Example: Filing before FRA

Pat: 64 years old
FRA: 67 years old
Monthly benefit: \$1,700 (\$20,400 annually)
Annual salary: \$53,400

The earnings test:
\$53,400 (annual earnings)
— \$23,400 (earnings limit)
\$30,000 ÷ 2 = \$15,000 withheld

Benefits paid
Benefits withheld

									Total:		
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700
									\$5,100		
									\$15,300		

- > Despite needing \$1,400 in September to reach the full annual withholding of \$15,000, the full monthly benefit of \$1,700 is withheld
- > The additional \$300 that was withheld is paid back the following year

This is for illustrative purposes only and individual results could vary.

Example: Filing in the year of FRA

Kelly: 66 years old
FRA: 67 years old (October)
Monthly benefit: \$2,000 (\$24,000 annually)
Annual salary: \$102,000 (\$8,500 monthly)

The earnings test:
\$76,500 (earnings through September)
— \$62,160 (earnings limit – year of FRA)
\$14,340 ÷ 3 = \$4,780 withheld

Benefits paid													Total:
													\$18,000
Benefits withheld	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	\$2,000	\$2,000	\$2,000										

- > Despite needing \$780 in March to reach the full annual withholding of \$4,780, the full monthly benefit of \$2,000 is withheld
- > The additional \$1,220 that was withheld is paid back the following year

This is for illustrative purposes only and individual results could vary.

Concern: Taxation

Taxable retirement income

Pension income

Traditional retirement accounts (401(k), IRA)

Interest and dividend income

Partially taxable retirement income

Social Security — up to 85% taxed

Immediate annuity income

Cash value of life insurance

Tax-free retirement income

Roth IRAs and Roth 401(k)s

Health savings accounts (HSAs)

Loans from life insurance policies

Concern: Taxation

	Reduced benefits	Maximum benefits
Target pretax income	\$90,000	\$90,000
Social Security benefits	\$30,690	\$54,321
Traditional retirement income	\$59,310	\$35,679
Provisional income	\$74,655	\$62,993

Delayed filing
increases
Social Security
by up to 77%

Total taxable income
AGI + income after Social Security income test

\$85,397

\$58,130

Taxable income
decreases by 32%

This example is hypothetical and for illustrative purposes only.

Social Security

Guidance built for you



Social Security — Guidance built for you

Simplifying Social Security decisions

Nationwide's Social Security 360 Analyzer® tool

- > Identifies optimal filing methods and allows you to adjust parameters to compare different strategies
- > Provides instructions on how to file
- > Helps you integrate Social Security into your comprehensive retirement income plan

Social Security assessment

This report is provided for informational purposes only and should not be construed as investment, tax or legal advice or a solicitation to buy or sell any specific securities product. You should work closely with your financial professional to develop a plan that incorporates your investment objectives, goals, risk tolerance and time horizons based on your specific situation. This report relies upon the accuracy of the data you provide and is an estimate of the Social Security benefit you may receive, which will differ from the actual benefit amount you receive at the time of application with the Social Security Administration. The information provided is based on current laws, which are subject to change at any time. This report has not been reviewed or endorsed by any government agency.

Social Security — Guidance built for you

Social Security assessment



Make an informed Social Security decision

Your personalized Social Security report, powered by Social Security
Timing* — Compare your options and choose for your future

Pat & Kelly Client

Nationwide Retirement Institute

Report Number 685880

Important Information About This Report

This report is being provided for informational purposes only and should not be construed as investment, tax, or legal advice or a solicitation to buy or sell any specific securities product. You should work closely with your financial professional to develop a plan that incorporates your investment objectives, goals, risk tolerance and time horizons based on your specific situation. This report relies upon the accuracy of the data you provide and is an estimate of the social security benefit you may receive which will differ from the actual benefit amount you receive at the time of application with the Social Security Administration. The information provided is based on current laws which are subject to change at any time. This report has not been reviewed or endorsed by any government agency.

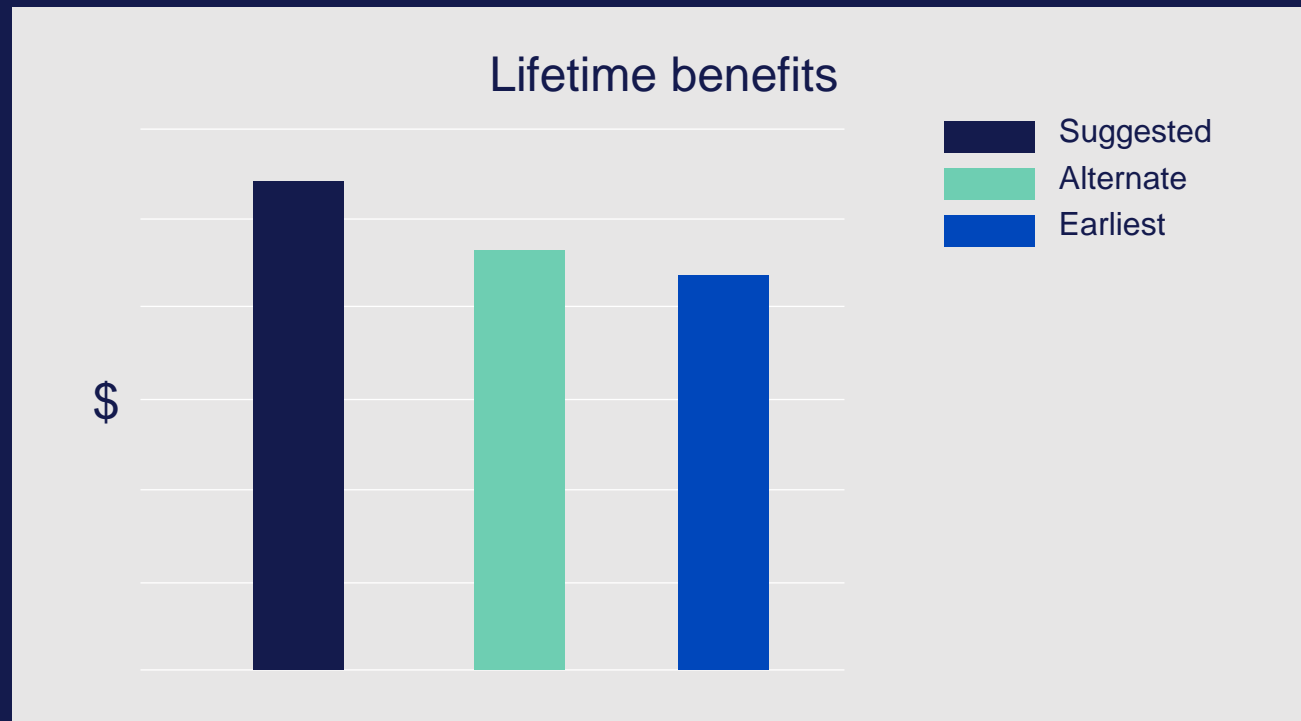
The information collected on this Social Security Report will be kept confidential and used to provide an overview of a client's potential Social Security benefit. Please keep in mind that the results of this report are for hypothetical purposes only and are not guaranteed.

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

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• Not insured by any federal government agency • May lose value

Compare filing strategies

The Social Security report shows cumulative benefits of an optimization strategy vs. early filing and alternative filing strategies.



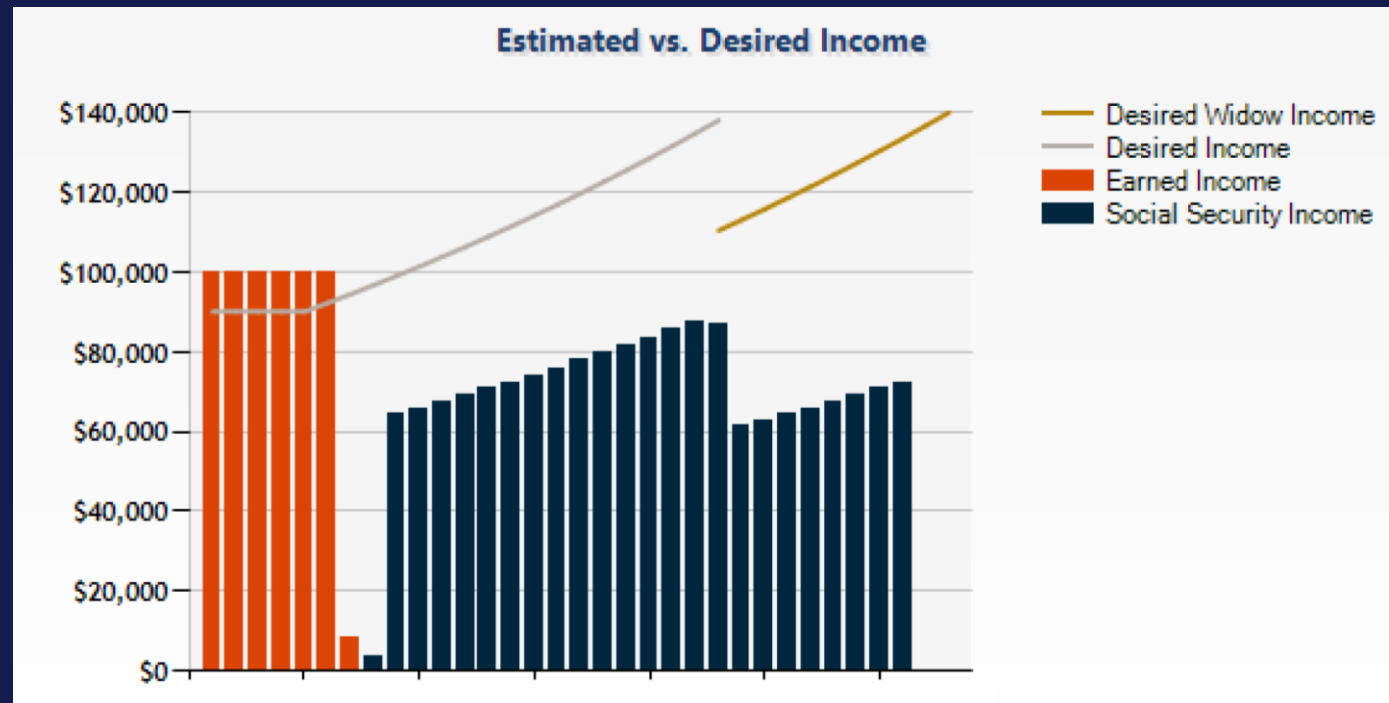
Compare filing strategies

This chart illustrates which of the outlined strategies provides the best outcome at any given set of mortality assumptions for Social Security claimants.



Identify income gaps

The report illustrates annual Social Security cash flow for the suggested filing strategy vs. projected retirement income needs.



Optimal Social Security strategy example

The expected lifetime family benefit using the strategy example is

\$1,036,444.

Pat

Files a standard application for benefits at age 70. His approximate monthly benefit would be \$3,696.

Kelly

Files a standard application for benefits at age 66. Her approximate monthly benefit would be \$1,744.

Note that this illustration is for educational purposes only.

Cash flow analysis helps identify income gaps

Pat				Kelly				Summary			
Age	Retirement	Spousal	Widow	Age	Retirement	Spousal	Widow	Total	Other*	Need	Gap
79	\$51,924	\$0	\$0	73	\$25,812	\$0					(\$41,894)
80	\$53,172	\$0	\$0	74	\$26,436	\$0					(\$42,893)
81	\$54,444	\$0	\$0	75	\$27,060	\$0					(\$43,937)
82	\$55,752	\$0	\$0	76	\$27,720	\$0					(\$44,980)
83	\$57,096	\$0	\$0	77	\$28,380	\$0					(\$46,059)
84	\$58,464	\$0	\$0	78	\$29,064	\$0	\$0	\$87,528	\$0	\$134,691	(\$47,163)
85	\$54,879	\$0	\$0	79	\$27,280	\$0	\$4,500	\$87,147	\$0	\$110,339	(\$23,192)
86	\$0	\$0	\$0	80	\$0	\$0	\$61,296	\$61,296	\$0	\$112,987	(\$51,691)
87	\$0	\$0	\$0	81	\$0	\$0	\$62,760	\$62,760	\$0	\$115,699	(\$52,939)
88	\$0	\$0	\$0	82	\$0	\$0	\$64,272	\$64,272	\$0	\$118,476	(\$54,204)
89	\$0	\$0	\$0	83	\$0	\$0	\$65,808	\$65,808	\$0	\$121,319	(\$55,511)
90	\$0	\$0	\$0	84	\$0	\$0	\$67,392	\$67,392	\$0	\$124,231	(\$56,839)
91	\$0	\$0	\$0	85	\$0	\$0	\$69,000	\$69,000	\$0	\$127,212	(\$58,212)
92	\$0	\$0	\$0	86	\$0	\$0	\$70,656	\$70,656	\$0	\$130,266	(\$59,610)
	\$763,183	\$0	\$0		\$377,644	\$0	\$538,532	\$1,679,359	\$608,333	\$3,450,770	(\$1,163,078)

After Pat passes away, Kelly begins her survivor benefit.

Social Security — Guidance built for you

Social Security Fact Finder

Helps gather relevant client information to
prepare a filing strategy comparison

- > Marital status
- > Expected benefit amount
- > Life expectancy
- > Planned retirement date
- > Desired retirement income
- > Retirement goals, concerns, etc.



Complete this form and have your financial professional
return it to the Institute Planning Team.
NRIplanning@nationwide.com
Fax: 1-855-256-4220
Have questions? Call 1-877-245-0763.

Social Security 360 Analyzer® Fact Finder

Wholesaler name: _____ Meeting reference: _____

FINANCIAL PROFESSIONAL CONTACT INFORMATION:		<input checked="" type="checkbox"/> BROKER/DEALER	<input type="checkbox"/> BGA	<input type="checkbox"/> IMO	<input type="checkbox"/> RIA
First name:	Last name:				
Firm/BGA/IMO name:	Phone:				
Send report to (email):	Address (street, city, state, ZIP code):				



Before you begin: Log in and download your current Social Security statement at ssa.gov/myaccount.

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

About you	
First name:	Last name:
Your marital status: <input checked="" type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Single	
Sex: <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth (mm/dd/yy): ____/____/____
What life expectancy are you planning for? ____ years ____ months <input checked="" type="checkbox"/> Use average (men=86 years, women=89 years)	
Have you already started Social Security benefits? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If yes, log in to your "my Social Security" account at ssa.gov and print or save your full earnings record to include with your completed fact finder. Note 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 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 your "my Social Security" account at ssa.gov 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.

Social Security Fact Finder

About your spouse

First name:

Last name:

Se

*Complete this form and return it
to the Retirement Institute Planning Team.*

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If y

nriplanning@nationwide.com

Fax: 1-855-256-4200

Yo

Have questions? Call 1-877-245-0763.

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 62, what is your anticipated annual employment income? \$____

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

Social Security — Guidance built for you

Social Security Fact Finder

Helps gather relevant information to prepare a filing strategy comparison

- > Marital status
- > Expected benefit amount
- > Life expectancy
- > Planned retirement date
- > Desired retirement income
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Social Security 360 Analyzer® Fact Finder

Wholesaler name: _____ Meeting reference: _____

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First name:			Last name:		
Firm/BGA/IMO name:			Phone:		
Send report to (email):			Address (street, city, state, ZIP code):		



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Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth (mm/dd/yy): ____/____/____
What life expectancy are you planning for? ____ years ____ months <input checked="" type="checkbox"/> Use average (men=86 years, women=89 years)	
Have you already started Social Security benefits? <input type="checkbox"/> Yes <input type="checkbox"/> 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? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, log in to your "my Social Security" account at SSA.gov and print or save your full earnings record to include with your completed fact finder. Note your full earnings record is found in the Eligibility and Earnings section that is separate from your Social Security statement.	
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Statement date: ____/____/____	
Your estimated monthly benefits at full retirement age: \$____	
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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.

Social Security Fact Finder

I would like to review the Social Security 360 Analyzer[®] results with a licensed Nationwide representative: ☐ Yes ☐ No

About your spouse

First name:

Last name:

*Complete this form and return it
to the Retirement Resource Group.*

INVESTNW@nationwide.com

Fax: 1-888-807-2140

Have questions? Call 1-866-975-6363.

Your spouse's 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?



Social Security — Guidance built for you

The choice of a lifetime

- > When and how you file for Social Security is an important decision
- > Learn how to claim benefits for other family members and how to put the filing rules to work
- > Consider your filing decision within the big picture of your overall retirement income plan



**Thank you for
your time today.**