

Your story is just beginning

YOUR GUIDE TO RETIREMENT
INCOME PLANNING



Nationwide®
is on your side



Solving the Retirement Income Planning Puzzle

You've been thinking about retirement income needs for years. Where you'll live, where you'll travel—and how much money you'll need.

With the support of Nationwide, your financial advisor can show you the unique financial situation you face in retirement and work with you to build a strategy to address it based on facts, not guesses.

Your advisor can help you analyze your needs while guiding you in the planning process. Together, you'll create a comprehensive income strategy specific to your retirement, from health care and age-based considerations to Social Security and legacy planning.

Turn to your advisor to help you shape a plan that meets your needs and puts your goals within reach throughout this new life stage.

LET'S GET STARTED.

You and your advisor can use this guide to:

- Consider topics relevant to your life-stage goals**
- Identify your essential and discretionary income needs**
- Develop a personalized retirement income strategy**
- Learn about available solutions offered by Nationwide**

Planning for Your Changing Needs

Did you know that about one in three couples will have a spouse living to age 95?¹

Whether you're single or married, living into your 80s and 90s is becoming increasingly common.² Living longer into retirement gives you more time to do what you love. In fact, the 85 and up age range is the fastest growing population segment in the country.³

This means you can work longer at the job you love, find a new job to love, volunteer, embrace new hobbies, travel and spend time with loved ones.

At Nationwide, you'll find relevant solutions for many different life stages. Whether you're still saving for retirement or planning for your legacy, you can work with your financial advisor to plan for the future you envision.

Life expectancy has increased 30 years in the last century³

30
YEARS

85+

The fastest growing segment of the population³



There's a 1 in 3 chance that one member of a couple will live to at least age 95¹

¹EBRI Retirement Confidence Survey 2015, age 95

²Cannex Financial Exchange using the Society for Actuaries RP 2014 Mortality Table with MP2014 projection scale for 2015.

³US Census, 2010

Take a look at the milestones you'll achieve, important actions to take and questions to ask your advisors.

Peak Earning and Pre-retirement Years

Ages 50–62

MILESTONES

Children have moved out

Aging parents might require more care and assistance

Highest-earning years of career

 **Make catch-up contributions to 401(k) and IRA, if needed**

Develop a retirement income strategy with the help of your advisor

QUESTIONS FOR YOUR ADVISOR

 **When can I retire and what will replace my paycheck?**

How can I estimate the cost of health care and long-term care?

How can I get the most out of Social Security?

 **What are the rules about my company benefits as I transition into retirement?**

Early Retirement Years

Ages 62–early 70s

MILESTONES

 **Travel and hobbies**

Transition from a retirement savings plan to a spending plan

Regular reviews of financial plans for inflation and market changes

Eligibility for Medicare

QUESTIONS FOR YOUR ADVISOR

 **How do I make my savings last?**

Is my investment mix organized to generate the income I need in retirement?

How do I plan for the unexpected?

What are the possible ways to manage inflation on expenses?

 **How can I use Medicare to help pay for my health care needs?**

Later Retirement Years

Ages mid-70s and up

MILESTONES

 **More time spent close to home**

Health challenges may begin to surface

 **Planning for a legacy: gifts to charities and loved ones, college savings accounts for grandchildren**

QUESTIONS FOR YOUR ADVISOR

Is inflation affecting my savings?
Are there ways to boost my retirement income to keep up with inflation?

What ways are there to leave something for my loved ones and groups I support?

How will inflation affect my savings?

 **Do I have enough money to pay for a nursing home or long-term care? Is there a way to protect some of my savings if I do need care?**

Identify Income Needs

Start looking toward the future with a holistic plan in front of you, created with your goals in mind. Whether you're planning a retirement lifestyle similar to the one you have now, more modest or a step up, it's important to start developing a holistic plan as soon as possible.

You'll work together with your financial advisor to identify your essential income needs. Once you've pinpointed the necessary information, your advisor can help you build a plan to cover the essential expenses you know you'll face, discretionary income to handle additional lifestyle goals and inflation, as well as emergency income for the things you can't plan for.

INCOME CATEGORIES AND USES

Essential Income

Recurring monthly expenses like:

- Housing costs (mortgage, rent)
- Utilities
- Transportation
- Food and household goods
- Health care and long-term care premiums
- Debt payments

Discretionary Income

Rising costs from inflation and typical retirement expenses such as:

- Hobbies
- Travel
- New vehicles
- Entertainment
- Gifts to family or charity

Emergency Income

For costs you can't predict:

- Unexpected expenses
- Nonrecurring expenses
- Supplemental income for essential and target needs



MANAGE YOUR RISKS TO REACH YOUR GOALS

Learning more about risk can make it easier for you to reach your long-term goals. Talk to your advisor about these four common investment risks when planning for retirement.

VOLATILITY

We've all weathered the ups and downs of a changing economy. Market volatility is when stocks or bonds rapidly change price—up or down—over a relatively short time span.

LONGEVITY

The good news is that Americans are living longer lives. However, this means that retirement savings have to last longer, too. Planning for longevity may help ensure your assets last through your lifetime.

SEQUENCE OF RETURNS

You plan for your retirement sometimes years before you retire, but what happens when the stock market doesn't give you the courtesy of planning with you? Market behavior during your initial withdrawal periods can have a significant impact on long-term income.

INFLATION

Consider this: In 1977, the average median household income in the United States was \$13,570.¹ In order to offset inflation, you and your advisor may want to consider investments that exhibit growth potential or guaranteed growth.

¹ US Census, 1977

Explore Relevant Solutions

You and your advisor will soon develop a customized retirement income strategy to meet your unique goals. Within that strategy might be a combination of different products, such as mutual funds, annuities, life insurance and other investment options.

HOW NATIONWIDE'S PRODUCT SOLUTIONS MAY HELP

Mutual Funds

Mutual funds are professionally managed investment programs that trade in diversified holdings—they may be an effective tool for saving and growing your assets.

- Choices based on your style of investing, taking both risk tolerance and time horizon into account
- Available options that can allow you to create a diversified portfolio

Annuities

An annuity is a long-term, tax-deferred investment that can be tailored to your unique needs. Annuities are designed to create a custom plan for each investor's unique needs, while helping protect what matters most to them in retirement. Annuities can:

- Be personalized to meet your goals with the right annuity type
- Offer the potential for growth
- Provide income, legacy and spousal opportunities

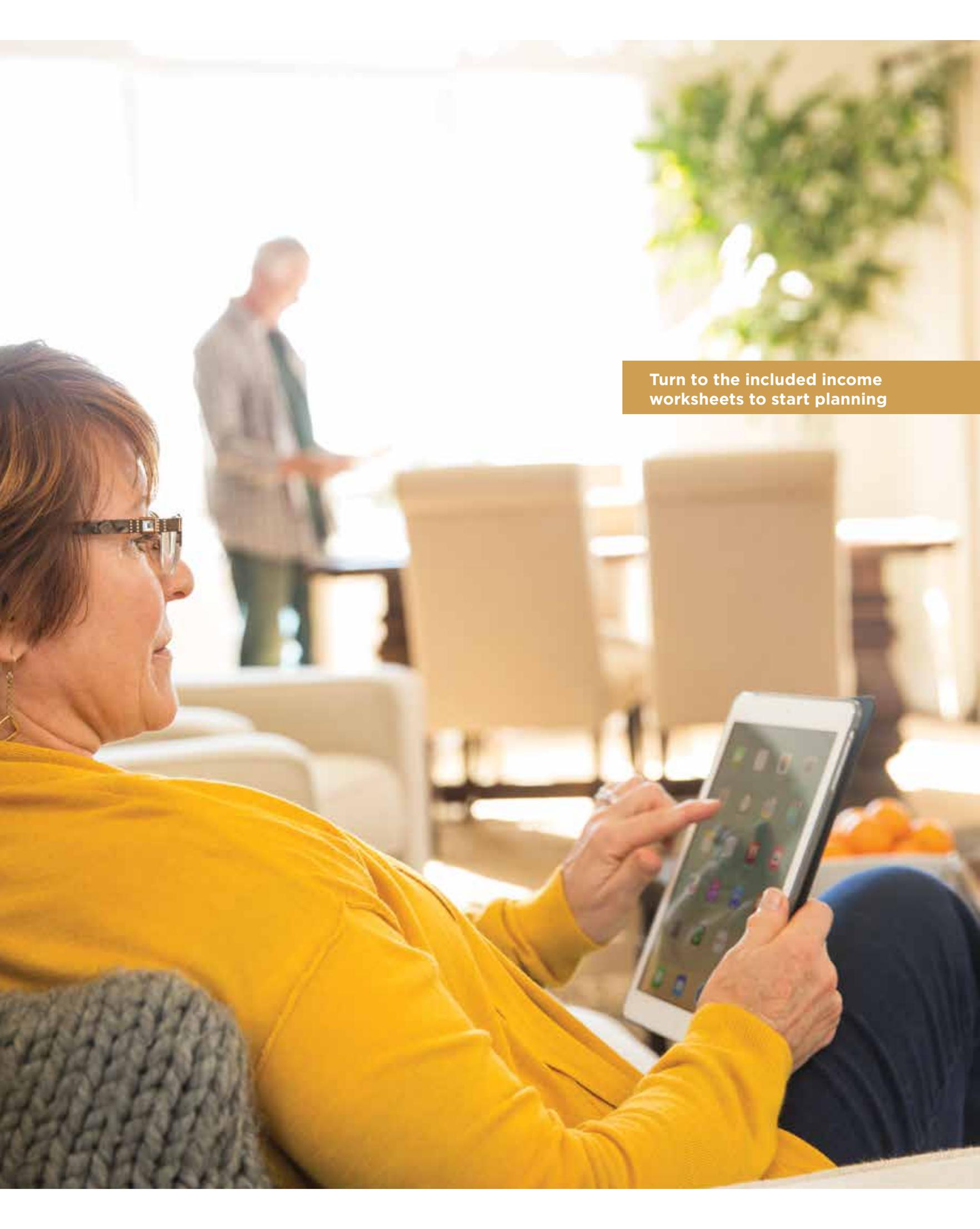
Life Insurance

Life insurance can be the foundation of financial security for you and your family. It can be the base upon which other insurance and investment decisions are built, an option to help plan for long-term care, and an efficient way to leave a legacy for loved ones.

- The policy builds value and can be used as supplemental income while providing death benefit protection
- An option to help plan for long-term care

Investing involves market risk including possible loss of principal. Share/unit price, principal value and return will vary, and you may have a loss when you sell your shares/units.

Guarantees and protection are subject to the claims-paying ability of the issuing insurance company.



Turn to the included income worksheets to start planning

Next Steps

Top three things I want to accomplish in retirement:

1. _____

2. _____

3. _____

Things I need to bring to my next appointment:

- Social Security statement(s)
(found at ssa.gov)
- Completed Retirement Income Fact Finder
showing my monthly expenses
- Most recent retirement account statements
(my 401(k) and IRAs)
- Copies of any past planning documents
(a financial plan, will or trust, Power of
Attorney documents)

My next appointment is:

Date: _____

Time: _____



Your future awaits, and now is a great time to plan for it

Talk with your advisor about developing a strategy to meet your retirement income needs. For more resources, visit <http://www.nationwide.com/Annuity-Education>.



• 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 roll over any asset, adopt a financial strategy 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.

As your personal situations change (i.e., marriage, birth of a child or job promotion), so will your life insurance needs. Care should be taken to ensure that the product is suitable for your long-term life insurance needs. You should weigh any associated costs before making a purchase. Life insurance has fees and charges associated with it that include costs of insurance that vary with such characteristics of the insured as gender, health and age, and has additional charges for riders that customize a policy to fit your individual needs.

When evaluating the purchase of a variable annuity, you should be aware that variable annuities are long-term investment vehicles designed for retirement purposes and will fluctuate in value; annuities have limitations; and investing involves market risk, including possible loss of principal. Protections and guarantees are subject to the claims-paying ability of the issuer and do not apply to the investment performance of the variable accounts, which are subject to investment risk. All contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are subject to the claims-paying ability of Nationwide Life Insurance Company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of Nationwide Life Insurance Company.

Nationwide Funds distributed by Nationwide Fund Distributors LLC (NFD), member FINRA, Columbus, OH Life and annuity products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor for variable products is Nationwide Investment Services Corporation, member FINRA.

Nationwide, the Nationwide N and Eagle and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2017 Nationwide

AAM-0377AO.1 (08/17)