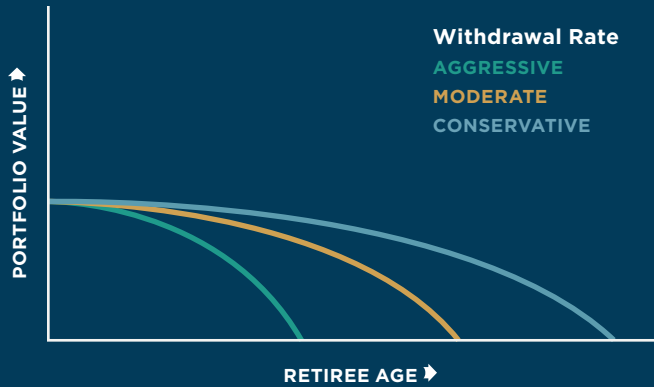


Three common income generating strategies

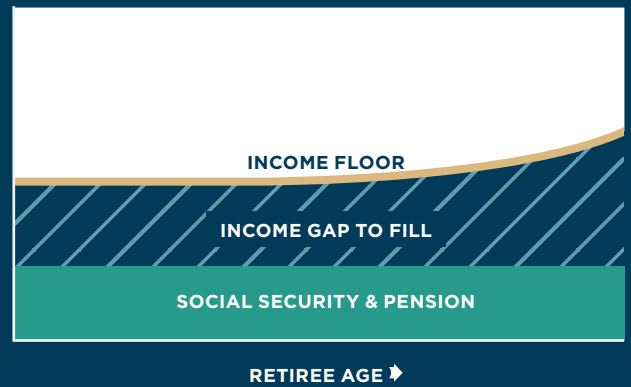
SYSTEMATIC WITHDRAWAL

This approach involves a client withdrawing funds from an account at a specified amount and frequency. With systematic withdrawals, the client may choose to withdraw funds from their account until it is emptied, potentially depleting it while they still need retirement income.



INCOME FLOOR

This approach creates a reliable, regular stream of income in retirement with sources like Social Security or pension plans to cover your client's essential income needs in retirement. Then, the remaining retirement portfolio is invested to help keep pace with discretionary spending and inflation.



BUCKETING

This approach carves up your client's total retirement savings into various buckets to meet income needs over current and future life segments. Assets that clients need sooner are invested more conservatively, while assets that clients need later in life can be invested with growth and higher average annual returns in mind.



Regardless of which strategy you use, Nationwide has education, resources and solutions to help you develop a strategy for your clients' needs.