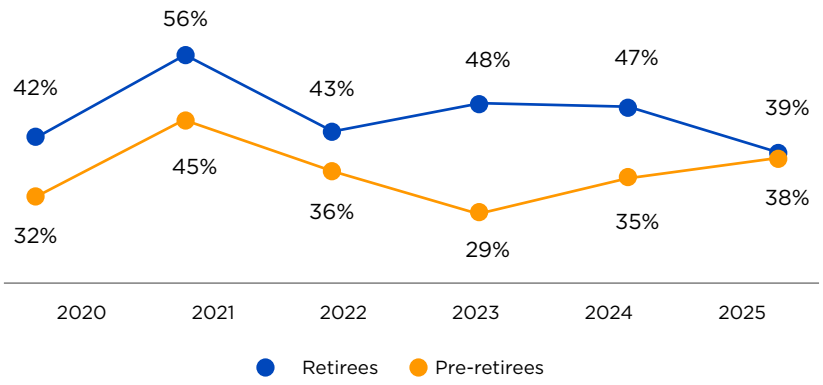
Nationwide®

Guaranteed lifetime income solutions | Sales idea

Help clients embrace a fuller retirement

Longer lifespans are reshaping how consumers think about retirement. Even well-prepared clients may worry that their money won't last, leading them to tighten their spending and miss out on the parts of retirement they looked forward to.

It's a concern many share as **retirees' confidence has dropped to a 6-year low,** and they no longer feel notably more secure than pre-retirees.[1]



Focusing on essentials can help ease those concerns

With so much uncertainty, helping clients feel more in control of their day-to-day expenses can make a meaningful difference in how confidently they live during retirement.



Meet Alisha

At 67, Alisha is newly retired, and even though she planned carefully, she's anxious that her savings won't last. That worry keeps her from traveling, enjoying old hobbies and spending on herself.

During a review, her financial professional walked her through her essential expenses and showed how an **annuity with guaranteed lifetime income could help cover those needs for as long as she lives.** She left the meeting feeling reassured, more secure and finally able to picture herself enjoying the retirement she had worked so hard to create.

That's where using a HUG framework to focus on essential costs can help.

HUG: Housing, health care, utilities, gas and groceries



[1] "The Retiree Insights Program Survey," Greenwald Research (2025).

When essentials are covered, clients can enjoy retirement more freely

Retirees with guaranteed income spend twice as much as those who rely primarily on investments.[2]

Retirees who receive predictable income from pensions, Social Security or annuities tend to spend differently from those who rely mostly on investments or savings. When income feels steady and reliable, they feel safer using their money, which can help reduce the stress of day-to-day spending and help them feel more confident in retirement.

A simple way to reinforce that confidence is by showing clients how guaranteed lifetime income can help cover their essential costs. That's why reviewing their HUG expenses can be a useful conversation starter for demonstrating how an annuity can make their retirement feel more secure. Once those basics are covered, clients typically feel more comfortable spending on what they enjoy, leading to a more relaxed, fulfilling retirement.

Connect with your Nationwide® wholesaler to learn how our guaranteed income solutions can help secure your clients' HUG expenses.

[2] "Guaranteed Income: A License to Spend," David Blanchett and Michael Finke, Retirement Income Institute Original Research #028-2024 (June 2024).

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ASM-2132AO (03/26)