

NFM-12342AO.6

Nationwide Social Security Client Prospecting Email Template

Subject line: Let me help you make the choice of a lifetime.

Dear [Client Name]:

As you near retirement, you'll face many decisions that will impact your financial future. One of these is *a choice of a lifetime: when and how to file your Social Security*.

It's a complex choice that's generally permanent, and there's a lot you need to know first.¹

Social Security may represent almost 43 % of your annual retirement income² (lower for a higher earner and possibly more for a lower earner) yet, 88% of of future retirees do not know what factors determine the maximum Social Security benefit one can receive.³ How you file for Social Security could increase your annual benefit by as much as 76%⁴

As you can see, your filing choice may have a significant impact on the amount of income you receive throughout retirement. It's also a very personal decision, greatly affected by your individual situation.

I can help. I would like to set up a personal meeting with you. I have the knowledge, tools and resources necessary to help you make a more informed Social Security filing decision; one that will address your specific needs.

I've included a link to a brochure to help you better understand some of the Social Security fundamentals: <https://nationwidefinancial.com/media/pdf/NFM-12200AO.pdf>. Please take a few moments to read through it, and complete the Social Security planning questionnaire I've included. Your answers will help facilitate our discussion and determine the best strategy for you.

Call me. Let's make an appointment to face this choice of a lifetime, together.

Sincerely,
[Advisor Name]
[Contact Information]

Keep in mind that any estimate resulting from this fact finder is for hypothetical purposes only and is not a guarantee.

[Insert disclosure copy here]

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This material is not a recommendation to buy, sell, hold or roll over 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.

¹ You can apply to withdraw your filing application within 12 months of starting benefits. If approved, you are required to repay all benefits you and your family members have already received. You are limited to one withdraw per lifetime.

² 2016 Fact Book on Retirement Income, LIMRA.

³ Nationwide Financial Retirement Institute Social Security consumer study, 2018.

⁴ Based on an individual with full retirement age of 66, comparing early filing at age 62 and receiving reduced benefit of 75% of primary insurance amount versus delayed filing at age 70 and receiving credits to increase benefits by 32% of primary insurance amount