Nationwide®
is on your side

NATIONWIDE RETIREMENT INSTITUTE®

Prepare for health care costs, one step at a time

A solution-driven approach to help generate income in retirement

The Nationwide Retirement Institute® helps simplify the complexities of retirement planning by delivering a solution-driven approach.

Use the results from the Nationwide® Health Care Cost Assessment, along with the step-by-step guide on the next page, to help your clients plan for covering estimated health care and long-term care costs in retirement.

Most retirees say

paying for health care

is their biggest financial worry about retirement.[1]

Talking about health care costs

It's a good idea to start thinking about health care costs in retirement many years before your clients plan to retire. That's because the choices your clients make even in their 40s can have a lasting impact on their future.

Estimating your client's expenses

Completing a Nationwide Health Care Cost Assessment is powerful. It's a personalized estimate of what health care costs may be in retirement, plus it projects potential longevity, something many people underestimate. The projections also factor in inflation over a lifetime.

Finding solutions

Health care is just one component of an overall financial plan for retirement. It's important to look at your client's goals and concerns because there are a wide range of financial products that can benefit your clients.

[1] "Americans racked by retirement fears," Bankrate's poll was conducted by Princeton Survey Research Associates International. January 2015.

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Finding solutions

Nationwide® offers a wide range of financial planning products that can fit within your client's plan for covering health care and long-term care costs in retirement. A financial advisor can help determine suitable products for a client's time horizon, risk tolerance and overall financial situation.

1 Estimate your client's average annual income need for health care expenses

$ 50

Your client's projected, personalized **AVERAGE ANNUAL EXPENSE** can be found at the top and bottom of the "Annual Expense Detail" page of the assessment.

2 Determine when your clients will need this income

NOW	LATER

3 Calculate the approximate investment amount needed to fund the plan

IMMEDIATE ANNUITY
or systematic withdrawal

ANNUAL INCOME NEED: $ 50

Withdrawal %[2,3]: 3.00%

= $ 1,667 Investment needed today

Other products to consider:
Laddered bonds, Dividend-producing stocks[7]

VARIABLE ANNUITY
with a Living Benefit Rider[6]

ANNUAL INCOME NEED: $ 50

Lifetime income %[3,4]: 3.00%

= Benefit base $ 1,667

Annual rollup %[4,5]: 7.00% x Years deferred: 10 + 1

= Roll-up factor 1.70

Benefit base: $ 1,667

Roll-up factor: 1.70

= $ 980 Investment needed today

Other products to consider:
Stocks[7], mutual funds

✔ Talk with your clients about health care costs in retirement and **determine what options could help cover those costs** within the scope of their overall retirement plan.

[2] For a single-premium immediate annuity, ask your financial advisor for this number.
[3] Use decimal format for percentages: 4.5% = .045.
[4] Amount is based on the annuitant's attained age at time of payout. Amount is also based on the youngest spouse's attained age at time of payout if using a joint payout. The investment is discounted at the withdrawal rate when income is needed at a later date. Please refer to the rider description.
[5] Based on a simple interest rollup not to exceed 10 years. Some products may offer compound interest and/or a maximum term other than 10 years. If you choose to defer beyond 10 years, your lifetime income percentage may increase.
[6] Riders may only be available on certain annuities, are available at an additional cost and may not be available in all states. The same initial investment can have a higher annual payout than shown here due to market performance.
[7] These products may not be available from Nationwide.

An annuity is a contract you purchase from an insurance company, designed for long-term investing. The values will fluctuate based on investment option performance. Annuities have restrictions and limitations, and fees and charges will vary based on the product.

For variable annuities you may be charged a penalty if you take your money out early. Withdrawals may be subject to ordinary income taxes, and if you are under age 59½, you may pay a 10% federal tax penalty. Please remember that investing involves risk, including possible loss of principal. All guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

Clients

Talk with your financial advisor about your health care decisions and how they fit within the scope of your overall retirement plan.

FInancial professionals

For more information about planning for retirement health care costs or product solutions, call your wholesaler or the Retirement Institute Income Planning Team at 1-877-245-0763.

Nationwide®

• 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 rollover 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.

Mutual Funds and variable annuities are sold by prospectus which can be obtained from your investment professional.

There are risks involved with dividend yield investing strategies, such as the company not paying a dividend or the dividend being far less that what is anticipated. Furthermore, dividend yield should not be relied upon solely when making a decision to invest in a stock. An investment in high yield stock and bonds involve certain risks such as market risk, price volatility, liquidity risk and risk of default.

A "bond ladder" is a portfolio of fixed-income securities that mature at regular, staggered intervals and may reduce exposure to interest rate fluctuations. A bond ladder strategy can be subject to interest rate, credit and market risk.

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