

**Nationwide Retirement Institute®**

# Let's simplify Social Security

3 considerations can help increase your lifetime benefits

THERE ARE MORE THAN  
**2,700**  
SOCIAL SECURITY RULES

Navigate the complexity  
to find a filing strategy  
that works for you.

## It's the choice of a lifetime.

Filing for Social Security benefits might seem like a simple, straightforward decision. But with so many rules that can impact the benefits you receive, your Social Security filing decision is actually more complicated than you might think.

While everyone's personal situation is unique, there are 3 key considerations you should make as you begin to plan your Social Security filing decision:

### Filing early might not be for you.

Early filing locks in permanently reduced payments for you and (if you're married) potentially for your surviving spouse, costing thousands in missed benefits over your lifetime(s). A break-even analysis can help compare filing options.

### Delaying filing can increase benefits.

Filing after full retirement age (up to age 70) and taking advantage of delayed Social Security credits can increase Social Security income by as much as 80%.<sup>1</sup>

### Don't forget your family members.

Benefits for spouses, partners and other family members are among the most powerful ways to boost household Social Security income.

<sup>1</sup> "Your Social Security Statement," Social Security Administration (2023).

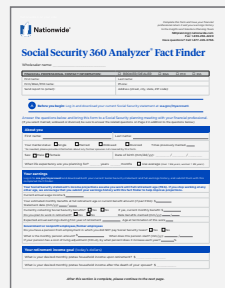
## Get help simplifying your filing decision.

If you're between the ages of 55 and 62, the time is right to talk with your financial professional about Social Security and how your filing decision fits within your retirement income plan.

- **Get a copy of the most recent Social Security statement** for yourself and your spouse from the Social Security website; go to "My Social Security" at [ssa.gov/myaccount](https://ssa.gov/myaccount)
- **Schedule time to talk with your financial professional** about Social Security
- **Complete a Nationwide Social Security 360® Fact Finder** to receive a personalized filing report that can help you more easily compare the outcomes of up to four filing strategies

## Social Security 360® An all-encompassing view of your options

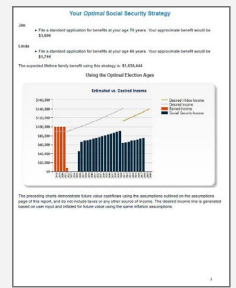
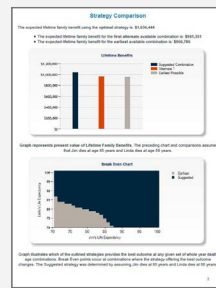
The Nationwide Retirement Institute® created Social Security 360® to bring the knowledge, tools and support you and your financial professional need to help simplify the complexities of your Social Security decision.



**Fact Finder**



**Personalized Social Security 360 filing report compares outcomes from up to 4 filing options**



Contact your financial professional to get help simplifying your Social Security filing decision.



**Nationwide®**  
is on your side

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