

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 your 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 different, 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 77%.¹

Don't forget your family.

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

¹ "When to start receiving retirement benefits," Social Security Administration (2023).

Schedule a planning meeting today.

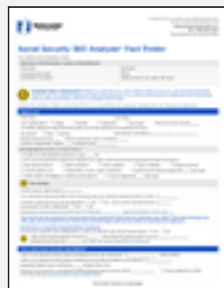
If you're between the ages of 55 and 62, the time is right to talk with your financial professional about Social Security and how your filing decision fits within your retirement income plan.

- **Get a copy of your Social Security statement** for you and your spouse from the Social Security website; go to "My Social Security" account at ssa.gov/myaccount
- **Schedule time to talk with your financial professional** about Social Security
- **Complete a Nationwide Social Security 360® Fact Finder** to help gather the relevant personal information that will factor into your filing decision

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 different filing options



Contact your financial professional to start your personalized strategy with Nationwide's Social Security 360 program.



Nationwide®
is on your side

- 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 or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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