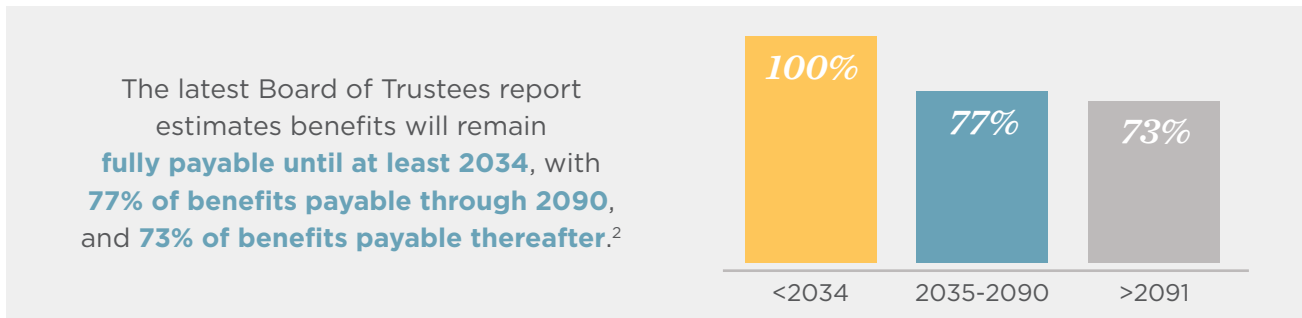


NATIONWIDE RETIREMENT INSTITUTE®

Social Security outlook

Many Americans are concerned about Social Security’s future. In fact, 72% of future retirees worry Social Security will run out of funding in their lifetime.¹ However, Social Security won’t be going away anytime soon, despite the long-term funding challenges.



These estimates assume everything stays the same. More likely, as has often happened, Congress may pass amendments to help address Social Security’s long-term funding shortfalls.

Focus on what you can control

Understand full retirement age

Only **33%**

know their full retirement age¹ (when they’re eligible to receive full benefits without reductions).

Know how to maximize benefits

88%

don’t know what factors determine the maximum Social Security benefit.¹

Create a retirement income plan

More than **1/2**

are not aware that Social Security offers guaranteed income for life.¹

A financial advisor can help

Many Americans may benefit by talking to a financial professional to better understand Social Security and begin putting a plan together. Advisors can:

- Help explain the basics
- Break down and simplify filing decisions
- Complete a personalized filing strategy for you

Those working with a financial advisor report **receiving more than 20% more** in monthly Social Security benefits than those who don't.¹

\$1,234



\$1,500



Clients

Talk to your financial advisor about gaining control over your Social Security planning.



Financial professionals

Contact your wholesaler or the Retirement Institute Income Planning Team at 1-877-245-0763 to learn more about Nationwide's Social Security tools and resources.

¹ Social Security consumer survey conducted by Harris Poll on behalf of the Nationwide Retirement Institute, 2018.

² 2017 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds.



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