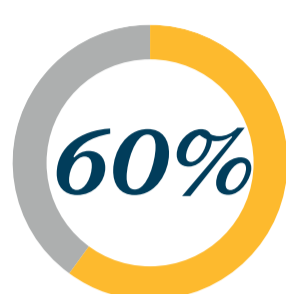


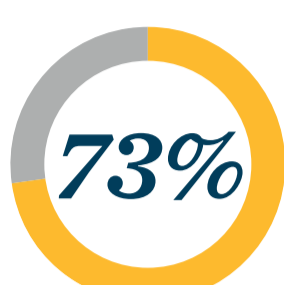
# Understanding health care costs in retirement

Insights from the 2018 Nationwide® Health Care and Long-term Care Consumer Survey of affluent U.S. adults, age 50+ with a household income of \$150k+

## Health care costs can put retirement **goals at risk**



terrified of how health care **costs may derail** their retirement plans



say one of their top retirement concerns is **health care costs going out of control**



expect health care to be their **biggest expense** in retirement



## Many are **unprepared** to cover medical expenses



The average maximum amount respondents can cover in unplanned expenses today

**53%**

**can't estimate** annual health care costs in retirement

**56%**

concerned that they will **not have enough money** to cover unplanned medical expenses

## **The good news:** health care financial discussions are a priority for adults working with a financial advisor

**78%**

expect their financial advisor to **provide advice on planning** for health care costs in retirement

**77%**

feel their financial advisor is **well-equipped to discuss** health care costs in retirement



### **Ready to plan for your specific health care costs in retirement?**

Work with a financial advisor to complete a personalized **Nationwide Health Care Cost Assessment** to help make an informed decision on how to cover one of your largest costs in retirement.

Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution  
• Not insured by any government agency • May lose value

The fourth annual Health Care/Long-term Care Survey was conducted online within the United States by The Harris Poll on behalf of Nationwide from February 5-22, 2018 among 1,007 adults ages 50 and older who have a household income of \$150k or more ("affluent adults"), and 522 U.S. adults ages 50 and older who are or have been caregivers. Caregivers are defined as those providing paid or unpaid long-term care to a friend or family member, not through an agency, business, or non-governmental organization. Data are weighted where necessary by age by gender, race/ethnicity, region, education, income, marital status, and propensity to be online to bring them in line with their actual proportions in the population.

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.

This information is general in nature and is not intended to be tax, legal, accounting or other professional advice. The information provided is based on current laws, which are subject to change at any time, and has not been endorsed by any government agency.

Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, OH. Nationwide Retirement Institute is a division of NISC.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide Retirement Institute are service marks of Nationwide Mutual Insurance Company. © 2018 Nationwide

NFM-17434AO (05/18)



**Nationwide®**  
is on your side