

Do you have a Social Security plan in place?

Working with a financial advisor can help you maximize your benefits

Knowledge gaps often prevent sound Social Security decision-making



88%

don't know what factors determine the maximum Social Security benefit an individual can receive

EXPECTATIONS



VS. REALITY

15%

of their Social Security income spent on health care

64%

of their Social Security income could be spent on health care¹

Retirees are relying too heavily on Social Security



55%

Over half of older adults say that Social Security payments will be their primary source of income

36%

Over 1/3 of retirees say they were not able to do the things they wanted in retirement



Retirees working with a financial advisor are



6x as likely

to have a formal written plan

1/2 as likely

to believe life in retirement is or will be worse than before



Work with a financial advisor to help you maximize your Social Security and develop a retirement income plan

Ask how Nationwide's Social Security 360 Analyzer® tool can help identify your optimal filing strategy

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

¹Analysis from the Nationwide Retirement Institute Social Security 360 Analyzer® and Health Care Cost Assessment, 2017. Assumptions used were: a 62-year-old couple, living in Ohio, with life expectancies of 85 for a male and 88 for a female. Filing at age 62. 64% represents the individual average between the male and female.

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Social Security Consumer Survey conducted by Harris Poll on behalf of the Nationwide Retirement Institute, 2018. Harris Poll is not affiliated with Nationwide or any of its affiliates or subsidiaries.

This survey was conducted online from January 22 – February 5, 2018 with 1,013 U.S. adults aged 50 or older, including: Future Retirees – consumers aged 50+ who plan to retire in the next ten years (339 survey respondents); Recent Retirees – consumers aged 50+ who retired within the past ten years (339 survey respondents); 10+ Retirees – consumers aged 50+ who retired more than ten years ago (335 survey respondents).

The term “older adults” refers to results of all three groups combined. The term “retirees” refers to Future Retirees and 10+ Retirees groups combined.

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