



Nationwide, in partnership with your local Farm Bureau®, is excited to bring you a series of educational webinars designed to help you better plan for and live in retirement. Join us for a live event to interact with our specialists or view our on-demand version anytime.

#### Understanding Life Insurance: New options provide added flexibility to get the coverage you need

Today's life insurance provides coverage for families, for farm or ranch agribusiness owners and it can provide unique protection to help finance your long-term care expenses as you age. Whether you're a young family with high levels of farm debt or you're older and planning to transition your family agribusiness to the next generation, learn what you need from Nationwide.

**Live event:** Tuesday, April 21, 2020 9:00 – 10:00 am EST [REGISTER HERE](#)

**On Demand** [\[Coming Soon\]\[Watch our pre-recorded version on your schedule\]](#)

#### Social Security: Learn how the filing option you choose can impact your benefit

Your retirement readiness depends on many choices over your working years. Perhaps no choice is more significant than how and when to begin taking Social Security. Your choice on when to file for Social Security could affect your annual benefit by as much as 76%.<sup>1</sup> Learn the basics of Social Security and useful information to help you make the right decision based on your circumstances.

**Live event:** Tuesday, May 19, 2020 1:00 – 2:00 pm EST [REGISTER HERE](#)

**On Demand** [Watch our pre-recorded version on your schedule](#)

#### Long-term care: Create a strategy to estimate and fund your expenses in retirement

Did you know that 7 in 10 Americans age 65 or older will need some form of long-term care (LTC) services during their remaining years<sup>2</sup>? What can you expect and how will you pay for it? Learn more from Nationwide about how, as a farmer or rancher, you can better estimate your potential LTC expenses in your community and begin building a plan to fund it.

**Live event:** Tuesday, June 16, 2020 5:00 – 6:00 pm EST [REGISTER HERE](#)

**On Demand** [Watch our pre-recorded version on your schedule](#)

<sup>1</sup> Based on an individual with full retirement age of 66, comparing early filing at age 62 and receiving reduced benefits of 75% of primary insurance amount versus delayed filing at age 70 and receiving credits to increase benefits by 32% of primary insurance amount.

<sup>2</sup> <https://longtermcare.acl.gov/the-basics/how-much-care-will-you-need.html>

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

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When choosing a product, make sure that life insurance and long-term care insurance needs are met. Because personal situations may change (i.e., marriage, birth of a child or job promotion), so can life insurance and long-term care insurance needs. Life insurance, and long-term care coverage linked to life insurance, has fees and charges associated with it. Clients should consult with their financial professional for more information on costs and coverage.

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