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is on your side



# Begin planning your Social Security strategy now

The sooner you start, the better prepared you can be.

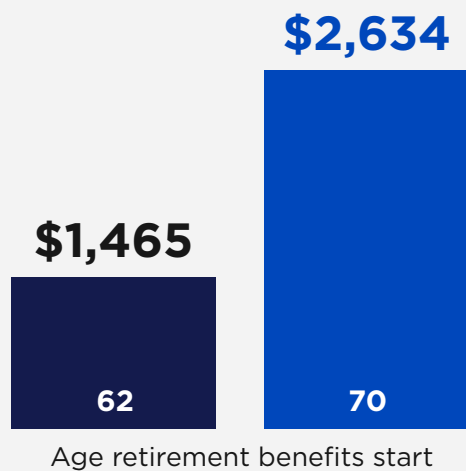
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## Your benefit, optimized

Your Social Security retirement benefit is one of the few things in life that's uniquely yours. Yet your filing decision could affect your loved ones as well. Decisions you make about when to start benefits are usually permanent, which makes it important to figure out how to get the most out of this choice of a lifetime.

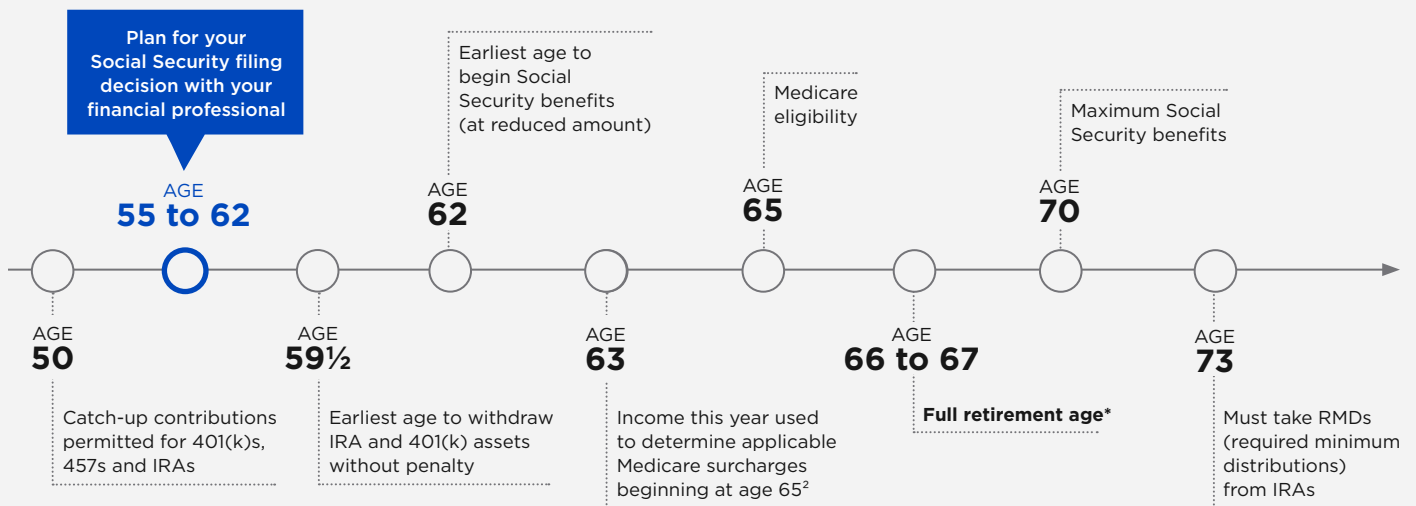
### The longer you wait, the higher your benefit amount.

You can file as early as age 62, but you would receive a reduced monthly benefit. Or you could delay filing up to age 70 to increase your monthly benefit by as much as 80%.<sup>1</sup>



Source: "Your Social Security Statement," Social Security Form SSA-7005-SM-OL (06/22). Chart represents the monthly benefit amount for a hypothetical worker currently earning \$54,489 and whose full retirement age is 67.

## Are you on track for your Social Security decision?



<sup>1</sup> This figure is based on an individual with full retirement age of 67; it compares early filing at age 62 and receiving reduced benefits of 71% of the primary insurance amount versus delayed filing at age 70 and receiving credits to increase benefits by 25% of the primary insurance amount.

<sup>2</sup> "2023 Medicare Costs," medicare.gov (2023).

#### \* Full retirement age (FRA)

This is the age when you are eligible to begin receiving the entirety of the monthly Social Security retirement benefit you are eligible for based on your lifetime employment record. For individuals born prior to 1943, FRA occurred at age 65. Thereafter, FRA began gradually increasing to age 67. Early filing can occur starting at age 62 and go until full retirement age. But you can delay filing up to age 70 in order to increase your benefit amount.

# The Nationwide Social Security 360 Analyzer®

## A tool to help optimize your benefit

The Nationwide Social Security 360 Analyzer can help you and your financial professional prepare a strategy to help optimize your benefits. The Analyzer is a powerful tool designed to calculate personalized filing strategy options that could help you have:



**More monthly retirement income**



**More ways to fight inflation**



**More income security for a surviving spouse or heirs**

## A detailed report, customized to you

The Nationwide Social Security 360 Analyzer will use the information you provide to calculate up to four filing strategies. You will receive a detailed report that compares the results of each strategy. Your report will:

- > Show a graph that illustrates which of the claiming options provides the highest benefits based on the life expectancies for you and a spouse
- > Compare the estimated Social Security benefits for each scenario with your desired retirement income
- > Provide a breakeven analysis showing which strategy provides you the highest amount of lifetime benefits based upon you and your spouse living to designated ages



## Let's get started

- 1 Log in to “my Social Security” at [ssa.gov](https://ssa.gov).
- 2 Download your Social Security statement.
- 3 Review your **full earnings record** and submit it with your completed fact finder for improved accuracy.
- 4 Contact a financial professional to help you complete and return the attached Social Security 360® Fact Finder.



## Optimizing your Social Security benefit can provide for your loved ones

### Benefits for spouses

Spouses are eligible for benefits based on their spouse's earnings record, and for a nonworking spouse, these benefits may represent significant dollars.

### Benefits for surviving spouses

Survivor benefits can significantly affect lifetime earnings from Social Security. A surviving spouse is eligible based on the deceased spouse's record.

### Benefits for divorced individuals

Divorced persons may be eligible for benefits based on the ex-spouse's record. However, the couple must have been married for at least 10 years, and the ex-spouse claiming the benefits must be currently unmarried.

### Benefits for other family members

Family members other than spouses may be eligible for benefits too. There is a family maximum limit based on a percentage of the earner's average wages.



## Request your personalized filing summary.

Contact a financial professional to help you complete and return the attached Social Security 360 Analyzer® Fact Finder.



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The information collected on this fact finder will be kept confidential and used to provide an estimate of your Social Security benefits in retirement. For more information on how Nationwide protects your personal information, visit our online privacy policy at [nationwide.com/privacy-security.jsp](https://nationwide.com/privacy-security.jsp). Keep in mind that any estimate resulting from this fact finder is for hypothetical purposes only and is not a guarantee.

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.

The information in this brochure is provided for informational purposes only and should not be construed as investment, tax or legal 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.

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# Social Security 360 Analyzer® Fact Finder

Your Nationwide wholesaler's name: \_\_\_\_\_

FINANCIAL PROFESSIONAL CONTACT INFORMATION:	
First name:	Last name:
Firm/BGA/IMO name:	Phone:
Send report to (email):	Address (street, city, state, ZIP code):

 **Earnings history requirements:** Where you see this icon, you'll need to refer to your (or your spouse's) earnings record. Log in to [ssa.gov/myaccount](http://ssa.gov/myaccount) and download both your current Social Security statement and full earnings history, and submit them with this completed Fact Finder.

Answer the questions below and bring this form to a Social Security planning meeting with your financial professional.

## About you

First name:	Last name:
Your marital status:    Single            Married            Widowed*            Divorced*            Times previously married	
As needed, please provide information about any former spouses not covered by this form.	
Sex at birth:    Male    Female	Date of birth (mm/dd/yy): _____ / _____ / _____
Desired retirement age _____    Desired retirement state of residence _____	
Number of dependent children _____ and ages of each _____	

## Life expectancy (Choose one option below.)

- Provide your estimated life expectancy (age) \_\_\_\_\_ OR
- Get a tool-calculated life expectancy (based on sex, date of birth and the following optional health information)
 


High blood pressure	High cholesterol	Type 1 diabetes	Type 2 diabetes	Multiple sclerosis
Current tobacco use	Dependent on cane, walker, wheelchair	Cardiovascular disease (diagnosed _____ years ago)		
Family history of diabetes or cardiovascular disease		Cancer (diagnosed _____ years ago)		

## Your earnings

Current annual wage income \$ _____
Your estimated monthly benefits at full retirement age (your primary insurance amount, or PIA): \$ _____
Currently collecting Social Security benefits?    Yes    No    If yes, current monthly benefit: \$ _____
Do you plan to work in retirement?    Yes    No
Expected annual earnings during first year of retirement _____    Age at termination of this work _____

**Your Social Security statement's income projections assume you work until full retirement age (FRA). If you stop working at any other age, we encourage that you submit your earnings history with this fact finder to help improve projections.**

## Government or nonprofit employees/former employees

Do you have a pension from employment in which you did NOT pay Social Security taxes?    Yes    No
 What is the monthly pension amount? \$ _____    When does this pension start? (mm/yy): _____ / _____
Substantial earnings years _____ (For help, see <a href="http://ssa.gov/pubs/EN-05-10045.pdf">ssa.gov/pubs/EN-05-10045.pdf</a> .)

## Your retirement income assumption

What is your desired monthly pretax household income upon retirement? \$ _____ (future dollars)
What is your desired monthly pretax household income after the death of your spouse? \$ _____
Expected inflation rate in retirement _____ (Default rate is 2%.)
Percent of income that is considered modified adjusted gross income (MAGI) _____    Unsure (defaults to 100%) (For help, see <a href="http://ssa.gov/OP_Home/handbook/handbook.25/handbook-2501.html">ssa.gov/OP_Home/handbook/handbook.25/handbook-2501.html</a> .)

## About your current spouse

First name:

Last name:

Sex at birth:    Male    Female

Date of birth (mm/dd/yy): \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Your spouse's desired retirement age \_\_\_\_\_

### Life expectancy (Choose one option below.)

1. Provide your spouse's estimated life expectancy (age) \_\_\_\_\_ OR

2. Get a tool-calculated life expectancy (based on sex, date of birth and the following health information)

High blood pressure

High cholesterol

Type 1 diabetes

Type 2 diabetes

Multiple sclerosis

Current tobacco use

Dependent on cane, walker, wheelchair

Cardiovascular disease (diagnosed \_\_\_\_\_ years ago)

Family history of diabetes or cardiovascular disease

Cancer (diagnosed \_\_\_\_\_ years ago)

Has your spouse already started Social Security benefits?    Yes    No    If yes, at what age? \_\_\_\_\_

If so, how much is their monthly benefit currently? \$ \_\_\_\_\_

### Your spouse's earnings

Your spouse's current annual wage income \$ \_\_\_\_\_

Your spouse's estimated monthly benefits at full retirement age (your spouse's primary insurance amount, or PIA): \$ \_\_\_\_\_


Is your spouse collecting Social Security benefits?    Yes    No    If yes, current monthly benefit: \$ \_\_\_\_\_

Does your spouse plan to work in retirement?    Yes    No

Your spouse's expected annual earnings during first year of retirement \_\_\_\_\_    Age at termination of this work \_\_\_\_\_

### Government or nonprofit employees/former employees

Does your spouse have a pension from employment in which they did NOT pay Social Security taxes?    Yes    No

 What is the monthly pension amount? \$ \_\_\_\_\_    When does this pension start? (mm/yy): \_\_\_\_\_ / \_\_\_\_\_

Substantial earnings years \_\_\_\_\_ (For help, see [ssa.gov/pubs/EN-05-10045.pdf](https://ssa.gov/pubs/EN-05-10045.pdf).)

## If you're widowed

If eligible for survivor benefits, you will need proof of marriage and death to retrieve benefits for a deceased spouse when you visit your local SSA office.

Deceased spouse's date of birth (mm/dd/yy): \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_    Date of death (mm/dd/yy): \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Was your spouse receiving benefits?    Yes    No    If yes, at what age did benefits begin? \_\_\_\_\_

What was your late spouse's monthly retirement benefit when they passed away? \$ \_\_\_\_\_

What is your widow benefit at your full retirement age? \$ \_\_\_\_\_

## If you're divorced

You may be eligible for benefits based on an ex-spouse's record, if you were married for at least 10 years. You will need proof of marriage and divorce to retrieve information and benefits for an ex-spouse when you visit your local SSA office.

Ex-spouse's date of birth (mm/dd/yy): \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_    Were you married for 10 years or longer?    Yes    No

What is your ex-spouse's anticipated life expectancy? \_\_\_\_\_ years    Use average life expectancy    Deceased

What is your ex-spouse's monthly benefit at their full retirement age? \$ \_\_\_\_\_

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