



Nationwide Retirement Institute®

# Sharing insights on a wide range of retirement topics



The Nationwide Retirement Institute® is here to provide clarity regarding key retirement topics. As clients start to think about retirement, questions come up — which is why Nationwide® has created a range of helpful presentations to provide some answers. Find a topic that might help solve your clients' most pressing questions and work with your wholesaler to get started.



## Retirement savings and income

**Social Security: The choice of a lifetime** — One of the most important decisions you'll make regarding your retirement income is when to file for Social Security benefits. Get informed about your options; doing so could mean a difference of hundreds of thousands of dollars over an average retirement.

**Managing the taxes on your retirement income** — Retirement income usually comes from multiple sources: Social Security benefits, a retirement plan or pension, cash savings, IRAs, the sale of securities, etc. Learn how retirement income is taxed and why strategic withdrawals from various sources can help you minimize taxes.

**Women and retirement: Education to enhance holistic financial planning** — You may face some unique challenges when it comes to saving for retirement. Time out of the workforce for parenting or caregiving, historically lower wages, longevity and other factors mean you may have to do more with less. This session helps empower you to make your money last longer.



## Health care costs and longevity

**Health care: Plan for costs in retirement** — As health care costs continue to outpace the rate of inflation, it's important to understand what you can do now to prepare for the cost of care in retirement. Learn about this important retirement income challenge and how to create a plan.

**Medicare: Start the conversation and learn about your options** — As you move closer to retirement, you'll need to understand the key details about Medicare. In this presentation you'll learn what your choices are, when to enroll, what Medicare covers and what it doesn't.

**Understanding and planning for long-term care** — No one wants to think about how they may need long-term care someday, but as we live longer and longer, the possibility is real. In this session, you'll learn about the challenges of long-term care costs and how to create a plan for the future.

**Health savings accounts: The convergence of health and wealth** — Your HSA is a unique tool with multiple tax advantages. Learn how an HSA can be a powerful retirement savings vehicle and how it can complement your existing retirement plan.



## Legacy, estate and wealth transfer

**Meeting the challenges of aging** — Longevity sounds great, but old age can mean a reduction in independence. In this presentation, we look at the risks associated with aging, the challenges of needing care and how to plan ahead.

**Leaving your legacy** — Some people will save more money than they'll need in retirement, so it's important to consider how you'll pass along the wealth you've accumulated. In this presentation, you'll gain an understanding of estate planning and wealth transfer concepts.



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.

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NFM-22350AO.2 (03/24)