



Nationwide Retirement Institute®

Educational presentations for financial professionals

CE and non-CE offerings



Retirement savings and income

Deepen your knowledge on topics such as tax efficiency in retirement and how to help your clients optimize their Social Security filing decision.

Social Security: The choice of a lifetime (CE eligible)

An optimized Social Security filing strategy can provide clients with up to 80% more in monthly income.¹ Help clients make well-informed filing decisions using the Nationwide Retirement Institute's Social Security 360® program.

- Learn how an optimized filing strategy leads to higher levels of lifetime benefits
- Learn the Social Security basics that your clients count on you to know
- Evaluate break-even points between strategies and show anticipated annual cash flow from benefits

Tax-efficient retirement income: Planning and sequencing (CE eligible)

Deepen your knowledge of how taxes can impact your clients' retirement plans. Learn planning opportunities and sequencing strategies that may help generate more tax-efficient retirement income that can help add years of life to a retirement portfolio and help pass on more to your clients' beneficiaries.

- Learn savings strategies and the importance of tax diversification
- Tax considerations for clients transitioning to retirement
- Withdrawal sequencing strategies to help improve portfolio outcomes

Tax-efficient retirement income: Roth conversion considerations (CE eligible)

If tax rates are on the rise in the years ahead, now may be an ideal time to help clients take advantage of today's relatively low income tax rates and show them how to save more appropriately for retirement.

- The challenges of large-value traditional IRAs in retirement
- How Roth accounts can benefit retirees with tax-free income
- Factors to consider before making a Roth conversion

Tax-efficient retirement income: A basic tax overview (CE eligible)

Saving for retirement in a tax-deferred account could result in a hefty tax bill or higher marginal tax bracket when your clients withdraw their income or begin taking required minimum distributions (RMDs). Refresh your understanding of current tax laws and their impacts on retirement.

- An overview of the tax treatment applied to common types of investment accounts
- Tax brackets and savings limits for the many retirement savings options
- The taxation of Social Security benefits

¹ "Your Social Security Statement," Social Security Form SSA-7005-SM-OL (February 2023).

Health care costs and longevity

Learn about managing the health care costs that your clients will encounter throughout retirement and other considerations to keep in mind as they age.

Health care: Plan for costs in retirement (CE eligible)

Find out how you can help clients plan for health care-related expenses in retirement by making it part of their overall retirement plan. We'll examine how HSAs can be a potential retirement savings vehicle and an effective complement to a 401(k).

- Creating a plan to address health care costs
- Understanding the health care opportunity
- Helping clients understand how much income they can take and when

Long-term care planning: Aiming for the best possible client experience in the last phase of retirement (CE eligible)

Tap in to our suite of educational materials, tools, a long-term care (LTC) cost assessment and hands-on support to help create a custom long-term care plan for your clients.

- Understanding the retirement landscape today
- LTC coverage types and client types
- Having LTC conversations

Medicare: What you need to know when your clients ask for help (CE eligible)

Naturally you want to help your clients plan ahead by anticipating and shaping their Medicare-sensitive income stream. Boost your knowledge about Medicare costs and coverages in this upcoming course.

- Medicare program basics, including coverages and costs
- Medicare-related financial planning opportunities
- How to help clients during their Medicare selection process

Legacy, estate and wealth transfer

Learn about helping clients transfer wealth and leave a legacy to the next generation, and about simple considerations for planning as your clients age.

Legacy essentials: Help clients prepare to age with dignity

Make an emotional connection with your clients and develop a deeper trust as you help them provide the legacy they strive for. You may also develop multigenerational relationships that could lead to new business.

- The broadening risks that clients encounter as they age in retirement
- Steps you can take with your client throughout the phases of retirement
- The costs of aging in place

Empathy is good for business

Learn about the 5 main components of empathy and their practical uses to create a deeper connection with your clients. Empathy helps you develop trust and increase assets under management with the next generation.

- Why empathy matters
- The science of empathy
- Empathy in practice

Legacy essentials: Bridging generations — How you can help your clients realize their wealth transfer goals

Learning how to use empathy with clients and take the lead in legacy planning can help you build multigenerational relationships and grow your business.

- Why financial professionals should take the lead in legacy planning
- Helpful insights into estate planning and beneficiary designations
- How to translate concepts into real life and connect with the next generation

Land As Your Legacy[®]: Becoming a trained Land As Your Legacy advisor

Today there are more than 2 million family farms in the U.S., but only one-third of them have a transition plan in place.² Learn about this transition planning program for farmers and ranchers.

- An opportunity to grow your book of business
- An opportunity to provide a service to your agricultural community
- Detailed plans that address transition planning for farmers and ranchers

² "Farms and Land in Farms, 2021 Summary," USDA National Agricultural Statistics Service, nass.usda.gov/Publications/Todays_Reports/reports/fnlo0222.pdf (February 2022).

Diverse markets

Learn about different cultural considerations and planning opportunities.

Special considerations for Black consumers' financial futures (CE eligible)

Learn about the impacts of historical financial discrimination so you can address and discuss some of the specific retirement planning needs of Black consumers.

- Why trust is so important to Black consumers when choosing a financial professional
- Why Black consumers prefer to purchase financial products from companies that support social causes
- How historical context impacts the way Black Americans interact with Social Security, health care, life insurance and more

Special considerations for LGBTQ+ consumers' financial futures (CE eligible)

As the number of LGBTQ+ adults continues to grow, there are special considerations to keep in mind when talking with them about their short- and long-term financial goals. Gain important insights about how this could differ from the analysis and guidance typically provided.

- The challenges of buying a home in higher-cost urban areas
- Financial factors to consider when deciding whether to marry
- Long-term care planning options

Women and retirement: A holistic approach to make the most of your retirement years (CE eligible)

Gain deeper insights into the challenges women face related to Social Security, health care and long-term care as they prepare for and live in retirement.

- Longevity in women
- Maximizing Social Security benefits
- Managing health care expenses in retirement

Special considerations for Hispanic consumers' financial futures (CE eligible)

Hispanics have the same financial concerns and challenges that we all have, but there are some important nuances to be aware of. Deepen your client relationships with some key insights about these individuals.

- Hispanic-owned businesses are the fastest-growing segment of U.S. small businesses³
- The wealth gap between Hispanic or Latino households and the average white household has been widening
- Hispanic or Latino individuals have some specific retirement needs

Financial Planning Considerations for Rural Clients

Because rural America is nuanced and varies widely, financial planning considerations will be unique to your region and individual client needs. Equip yourself with insightful statistics that can help you manage the information-gathering phase.

- The employment diversity in rural America
- How incomes and net worth differ between rural and urban business owners
- The importance of building trust and nurturing relationships rather than quick closings

Additional 30-minute non-CE presentation topics:

- Health care costs in retirement: Summary version
- How working affects your Social Security benefits
- Social Security for government workers
- Social Security 360 Analyzer® demo overview
- When markets go down, tax-efficient opportunities come up



Contact your wholesaler to schedule a presentation or for more information.

³ U.S. Small Business Administration, [sba.gov](https://www.sba.gov) (accessed May 25, 2022); "2021 State of Latino Entrepreneurship," Stanford Graduate School of Business (January 2022).



To confirm CE eligibility for your state or designation, please visit [NationwideFinancial.com/CE](https://www.nationwidefinancial.com/CE).

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