



Nationwide[®]
is on your side

Your Form 1040 guide

Simplify your filing process this tax season



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

Before you complete your taxes, use the tax form sections below to discuss retirement planning opportunities with your financial advisor.

Note: Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

| | | | |
|---|--|---|--|
| Filing Status | | 1 <input type="checkbox"/> Single | 4 <input type="checkbox"/> Head of household (with qualifying person). (See instructions.) |
| Check only one box. | | 2 <input type="checkbox"/> Married filing jointly (See instructions.) | If the qualifying person is a child but not your dependent, enter this child's name here. ▶ |
| 3 <input type="checkbox"/> Married filing separately (See instructions.) | | 5 <input type="checkbox"/> Qualifying widow(er) (see instructions) | |
| Exemptions | | 6a <input type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a. | Boxes checked on 6a and 6b |
| b Dependents: | | No. of children on 6c who: | |
| c (1) First name Last name | | • lived with you | |
| (t) First name Last name | | • did not live with you due to divorce or separation (see instructions) | |
| d Total number of exemptions claimed | | Dependents on 6c not entered above | |
| Income | | 7 Wages, salaries, tips, etc. Attach Form(s) W-2 | Are you a small-business owner? You may find that investing in qualified benefit plans, such as 401(k), SEP IRA or defined benefit plans, may potentially help reduce your business income. |
| 8a | | 8b | Are you paying capital gains on a fund that lost money this year? If the capital gains amount here is unusually large, it's possible an asset was sold that made money available for a new investment. (Please refer to Schedule D.) |
| 9a | | 10 | 12 |
| 11 | | 13 | 14 |
| 15a | | 15b | 16a |
| 16a | | 17 | 18 |
| 20a | | 19 | 20b |
| 21 | | 21 | 22 |
| 22 | | 22 | 23 |
| Adjusted Gross Income | | 23 | 24 |
| 24 | | 25 | 26 |
| 25 | | 26 | 27 |
| 26 | | 27 | 28 |
| 27 | | 28 | 29 |
| 28 | | 29 | 30 |
| 29 | | 30 | 31a |
| 30 | | 31a | 32 |
| 31a | | 32 | 33 |
| 32 | | 33 | 34 |
| 33 | | 34 | 35 |
| 34 | | 35 | 36 |
| 35 | | 36 | 37 |
| 36 | | 37 | |
| 37 Subtract line 36 from line 22. This is your adjusted gross income | | | |

Is a strategy in place to help save for educational expenses?

Dependents:
(1) First name Last name

How much do you have in liquid assets? Where are the assets? Any in low interest-bearing money markets or certificates of deposit (CD)?

You may want to check your disposable income and talk with your financial advisor to see if you could be a suitable candidate for an IRA, a variable annuity or some other supplemental retirement investment opportunity.

Are any of your assets invested in tax-exempt securities? What is the goal of your investment(s): the tax benefits or the income?

How old are you? If you're at least age 70½, how are you managing your required minimum distributions?
Are you retired? Are you looking to supplement your retirement income from qualified plans? Do you think it would be beneficial to discuss with your financial advisor some suitable income-planning strategies to help protect your income for life?

15a

16a

What is the composition of your retirement portfolio? Are there any other suitable options that can help potentially lessen the tax consequences?

20a

Are you self-employed? If so, can you take advantage of a qualified retirement investment plan? Are you happy with your current plan? Would you like to potentially save money in a tax-advantaged vehicle?

28

Do you still have any outstanding student loans?

33

Are you making a contribution to an IRA or spousal IRA of \$5,500? For people 50 and over, an additional \$1,000 catch-up provision is available, allowing you to contribute a maximum of \$6,500.

Are there children or grandchildren to whom money or assets can be given to potentially help reduce taxable income? If so, you can gift \$15,000 per donor per donee in 2018 with no consequences.

38
38

Do you have a retirement investment plan? If so, is it working for you? If not, you may want to discuss with your financial advisor what other allocation and distribution options are suitable for your needs.

39a

Are you taking advantage of improved education incentives? Coverdell Education Savings Accounts and 529 plans offer tax-advantaged savings.

50

If you are younger than 59½, you may qualify for an exception to the 10% penalty for early withdrawal. Exceptions include disability, medical expenses, health insurance premiums, first-time homebuyers, higher-education expenses and substantially equal periodic payments over life expectancy.

59

Are you withholding too much? Is there a better way to put those extra dollars to use — in a pretax or tax-deferred investment option? Always consult with your tax advisor before adjusting exemptions.

64

Are you participating in company-sponsored retirement plans that may reduce taxable wages or a Roth IRA that will reduce investment income? Increased contribution limits, especially for those age 50 or older, can help you take advantage of tax-deferred retirement plans.

65

Can you use your refund to make an IRA deposit for the year and get a jump start?

75

Main tax form grid with line numbers 38-79 and various input fields.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.



Contact your financial advisor or tax advisor today so you can work together to file your taxes this year — and plan for next year.

Preparer Use Only

Preparer information fields: Firm's name, Firm's address, Firm's EIN, Phone no.



This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should work with their financial professional to discuss their specific situation.

Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

Nationwide Investment Services Corporation, member FINRA. Home Office: One Nationwide Plaza, Columbus, OH 43215-2220.

Nationwide, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2018 Nationwide

NFM-2732AO.12 (01/18)