



Nationwide®
is on your side

Retirement Plans

Nationwide Retirement
Institute Benefits

Practical thought leadership
to help participants develop strategies for
a more confident financial future.

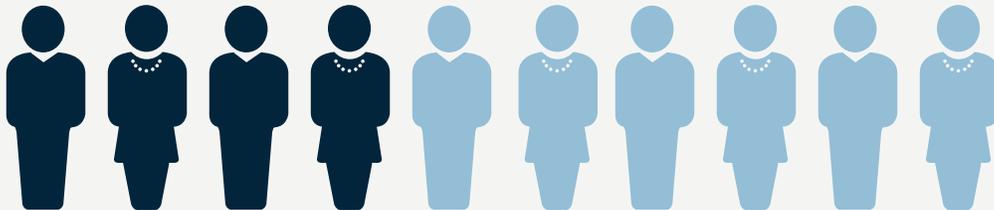
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The challenge is great, but so is the opportunity.

Your participants face uncertainties and an increasingly complex set of challenges as they prepare for and live in retirement. In this environment, you need useful insights, actionable solutions and a partner you can depend on.

When it comes to planning for retirement, your participants look for guidance. That's why Nationwide® created the Retirement Institute: to deliver practical thought leadership and to bring solutions to your participants as they tackle key retirement challenges.



4 *out of* 10

Americans believe that no matter how much they save and how they invest, **they will not have enough money in retirement.**



Introducing a more comprehensive approach for tackling your participants' retirement challenges.

Your participants face many challenges in planning for retirement and we offer resources to help. With these resources, your participants can better understand complex issues and we can help answer questions every step of the way. This in turn, builds trust, leading to stronger, longer-lasting relationships with your participants who stay in your plan through their retirement years.

Nationwide Retirement Institute

Our comprehensive approach:



EDUCATION & INSIGHTS

Spend less time researching and feel more confident in retirement planning.

The Retirement Institute offers a unique perspective based on internal expertise, proprietary research and respected industry thought leaders.

This information helps simplify the complexities of retirement planning, driving more productive conversations.



ACTIONABLE TOOLS

Bridge the gap from knowledge to application.

Our easy-to-use tools help participants quantify their needs and identify sound options as they build personalized plans and put them into action.



CONSULTATIVE SUPPORT

Resources to guide participants on making confident choices.

The Retirement Institute's comprehensive support network leverages income planning and market expertise as well as years of industry experience.

We provide holistic financial planning, retirement income analysis and help identify retirement goals and personalized retirement plans.

Health Care

Almost 86% of pre-retirees have underestimated or don't know what their retirement health care costs will be. With Medicare annual growth projected at 7% through 2023, these are numbers they need to understand.

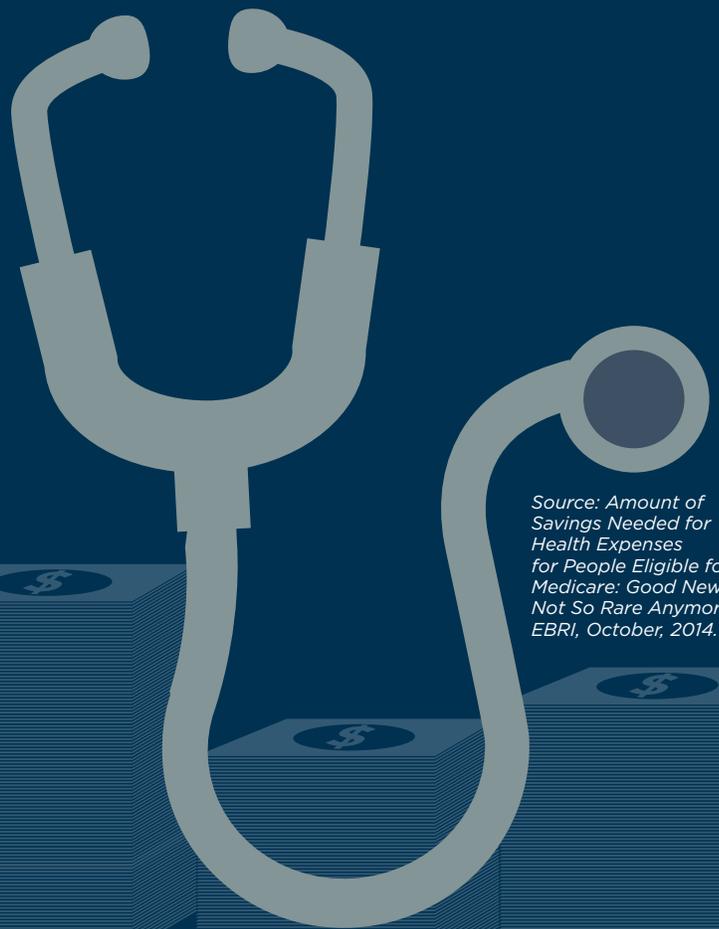
Our health care program helps your participants better estimate Medicare, out-of-pocket and long-term care costs, then put a plan in place to cover those expenses.

.....
*Most retirees say
paying for health
care is their*

#1

*retirement
concern*

.....



Source: Amount of Savings Needed for Health Expenses for People Eligible for Medicare: Good News Not So Rare Anymore, EBRI, October, 2014.



Education & insights

There are many misconceptions about Medicare. Many participants think it will cover them completely, when in fact, it covers only about 62% of expenses associated with health care services.

Our user-friendly materials can help:

- Explain what Medicare covers, and more importantly, what it doesn't
- Highlight the key differences and premiums for Medicare parts A, B and D
- Discuss realistic expectations for out-of-pocket medical expenses throughout retirement



Actionable tools

The Nationwide Health Care Cost Assessment gives participants the ability to estimate what they can expect to pay for health care in retirement.

Our tool:

- Personalizes the estimate based on lifestyle, health history and geographic location
- Is powered by calculations from one of the world's leading actuarial firms
- Includes separate estimates for Medicare premiums, out-of-pocket costs and long-term care costs



Consultative support

A personalized estimate of retiree health care costs is the start of an effective plan for covering those costs.

Our Participant Solutions Center and Retirement Specialists can help:

- Run Health Care Cost Assessment reports for participants
- Equip participants to get past the “sticker shock” of their future health care bill and start planning
- Consult with them on developing strategies to help secure their financial future



Social Security

Practically all of your participants face the personal decision of when and how to file for Social Security – something that can have a big impact on their financial standing throughout retirement.

As a fiduciary of a plan, your opportunity is to help them consider the facts, make the right decision for their situation and connect recommendations to a comprehensive retirement income plan that best meets their needs.



Education & insights

Social Security can provide a foundation for income in retirement; in fact, for most retirees it will only make up about 30 – 40% of their total retirement income.

Source: "The Retirement Income Reference Book," 2012 LIMRA.

Our easy-to-use materials help your participants:

- Familiarize themselves with basic terminology and rules needed to understand benefits and work with the Social Security Administration
- Explain filing strategy basics, such as the impact of longevity on lifetime value, and how to leverage spousal/survivor benefits
- Address concerns about the uncertain future of Social Security



Actionable tools

Our Social Security 360 AnalyzerSM tool received the 2014 Technology Innovation award from the Bank Insurance and Securities Association. The tool:

- Accounts for complexity of benefits for clients who are married, divorced, widowed, still working, have already filed or have pensions not covered by Social Security
- Identifies optimal and alternate filing strategy options to meet unique situations
- Positions Social Security in the context of an overall retirement income plan
- Generates a personalized participant report to facilitate planning discussions



Consultative support

With over 2,700 rules in the Social Security handbook, it's difficult to have all the answers. Nationwide can help prepare participants to handle whatever questions come their way. Our knowledgeable team offers:

- Help with complex life scenarios such as participants who have been married multiple times or those who want to work in retirement
- Help with incorporating the filing strategy into an overall income plan



We are Nationwide. And we want to help you and your employees prepare for and live in retirement.

Learn more.

Please contact your
Nationwide Representative
today at:

 **855-463-4977**



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NRM-12431M1 (6/15)