



NATIONWIDE RETIREMENT INSTITUTE®

Help clients create a comprehensive retirement income plan

See how adding a universal life insurance policy may help your clients make the most of Social Security

The Nationwide Retirement Institute's Social Security 360® program helps your clients optimize Social Security filing decisions for a more comprehensive retirement income plan. We want to help your clients address the potential retirement income gap associated with delaying Social Security benefits.

An IUL policy, like the **Nationwide YourLife® Indexed Universal Life (IUL) Accumulator** policy is a solution that may help, among a wide variety of other solutions. The policy can help meet your clients' essential income needs prior to when they start receiving Social Security benefits. In addition to the death benefit the IUL provides, if your clients delay taking Social Security distributions, their life insurance can be used to fill the essential income gap by taking withdrawals and/or loans until Social Security benefits start.

The choice on when to file could increase your clients' benefit by as much as

76%¹

¹ Based on an individual with full retirement age of 66, comparing early filing at age 62 and receiving reduced benefits of 75% of primary insurance amount versus delayed filing at age 70 and receiving credits to increase benefits by 32% of primary insurance amount. $[(132\% - 75\%) / 75\% = 76\%]$

Primary Insurance Amount

(PIA): The monthly amount payable if you are a retired worker who begins receiving benefits at full retirement age.

Full Retirement Age (FRA):

The age at which a person may first become entitled to full or unreduced benefits.

Cost of Living Adjustment

(COLA): Social Security benefits and Supplemental Security Income payments may be automatically increased each year to keep pace with inflation.



Meet Robert and Jennifer

Current age: 45

Goals

- Both want to retire at age 65
- Near-term need to protect their family
- Start planning for retirement to ensure they have enough income

Monthly primary insurance amount (PIA)

Robert: \$2,300
Jennifer: \$1,200

Retirement essential income need

\$64,000 annually
or \$5,333 monthly

Protecting Robert and Jennifer

Nationwide YourLife Indexed UL Accumulator offers clients death benefit protection plus the potential for cash value accumulation. This potential accumulation can be accessed later on, through policy loans and withdrawals,² to provide additional income.

Robert's policy:

- **Premium:** \$12,000/annually or \$1,000/monthly
- **Death benefit:** Specified amount is \$500,000³
- **Distributions received ages 65-69:** \$64,000 annually (to cover the income gap created by delaying Social Security benefits)³

² Loans and partial withdrawals may reduce the accumulated value and death benefit.

³ For more detail, please see the "Optimized Filing Strategy" on the next page.

This example is for illustrative purposes only and assumes the insured is male, 45 years old, preferred, nontobacco and receiving a 6% crediting rate.

Optimized filing strategy

Robert and Jennifer can no longer utilize file and suspend or restricted filing due to the 2015 Bipartisan Budget Act; however, they still have options to maximize their Social Security benefits.

The Social Security 360 Analyzer® tool can help. A customized report from the tool helps identify filing strategies, including an optimized strategy that both Robert and Jennifer delay benefits until age 70.

Potential retirement income gap

It's important to address the potential gap that occurs with delaying Social Security benefits. If Robert and Jennifer choose the optimal filing strategy, they'll have a five-year gap between their desired retirement age and their initial Social Security benefits. The Nationwide YourLife IUL Accumulator may help.

The policy uses the accumulated funds (the cash value in their life insurance policy) to meet Robert and Jennifer's essential income needs prior to when they start receiving the maximum Social Security benefit. The policy allows the flexibility of taking income tax-free, which does not impact Social Security taxation.⁴

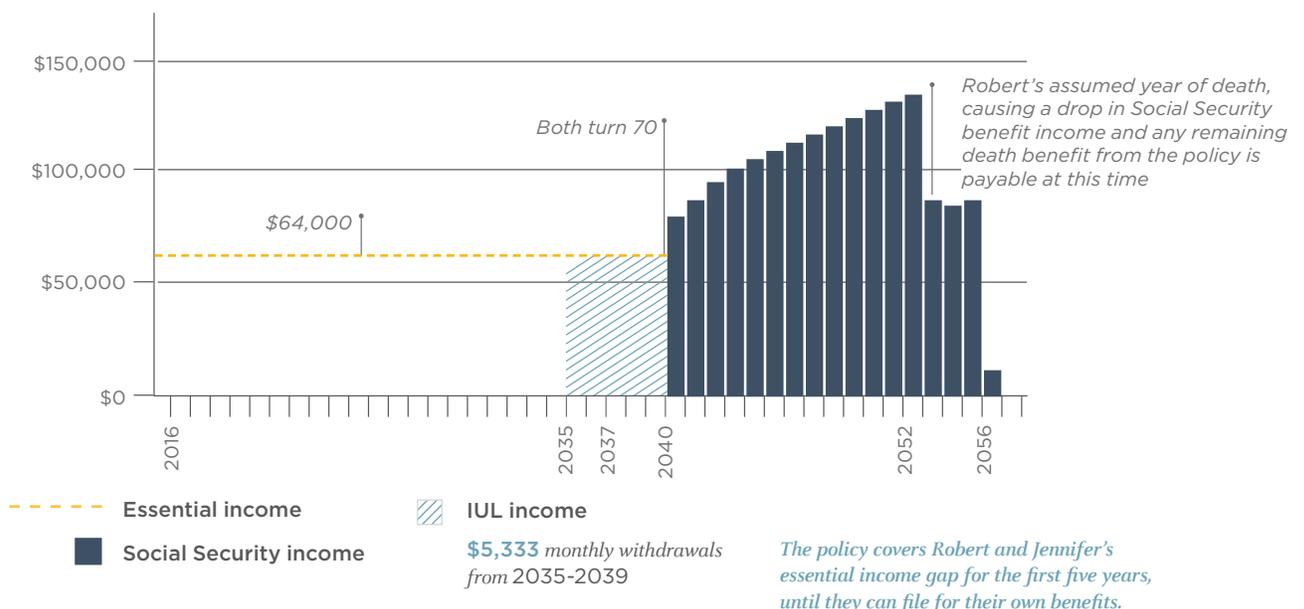
Nationwide YourLife IUL Accumulator offers the same core benefits as traditional universal life insurance products, including:

- Death benefit protection
- Income tax-free death benefit
- Tax-deferred cash value growth
- Income tax-free access to cash

Balance the need for protection and opportunity for growth

With IUL Accumulator, your client's money is protected with a guaranteed minimum interest rate in the fixed account — and a guaranteed minimum floor rate in the indexed interest strategies.

Essential income



⁴ An Indexed Universal Life policy is primarily a death benefit product. Loans and partial withdrawals will reduce the accumulated value and benefits payable to your beneficiaries, and withdrawals above the available free amount will incur surrender charges.



Contact your Nationwide representative to learn more about the **Nationwide YourLife IUL Accumulator**.

Sales Representative **1-800-321-6064**

Brokerage General Agencies **1-888-767-7373**

Nationwide Financial Network **1-877-223-0795**



Nationwide[®]
is on your side

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

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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.

Guarantees are subject to the claims-paying ability of the issuing insurance company.

The information regarding access to cash value assumes the contract qualifies as life insurance under Internal Revenue Code (IRC) Section 7702. Most distributions are taxed on a first-in/first-out basis as long as the contract remains in force and meets the non-MEC (modified endowment contract) definitions of IRC Section 7702A. But if it is a MEC, then any distributions you take from your policy will generally be taxable and subject to a 10% penalty tax if you're 59½ or younger. If you choose to take loans or partial surrenders, the cash value and the death benefit payable to your beneficiaries will be reduced. Surrender charges may apply for early surrenders and partial surrenders. Surrenders may be subject to income tax.

As your client's personal situations change (i.e., marriage, birth of a child or job promotion), so will their life insurance needs. Care should be taken to ensure these strategies and products are suitable for your clients' long-term life insurance needs. You should weigh your clients' objectives and time horizons as well as any associated costs before helping them make a purchasing decision. Life insurance has fees and charges associated with it that include costs of insurance that vary with such characteristics of the insured as sex, health and age, underlying fund charges and expenses, and additional charges for riders that customize a policy to fit your clients' individual needs.

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments and do not receive dividend or capital gains participation. Past index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuations can lead to the need for additional premium in your policy.

Any money which is removed from an indexed strategy segment during an interest-crediting period for any reason (e.g., withdrawal, certain loans, policy surrender, to pay policy charges or expenses, etc.) is not credited with any index-linked interest for such interest-crediting period.

As with most universal life policies, the cash value is determined by the sum of premiums paid net of any loads, deductions of policy charges, plus interest credited. Policy charges are deducted monthly and include a flat administrative fee, an expense charge based on face value issued, cost of insurance charges and charges for any rider.

Life insurance is issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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