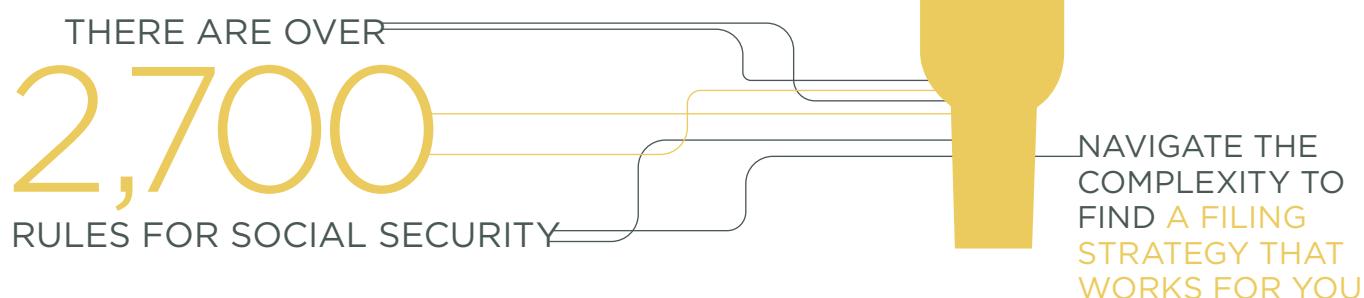


NATIONWIDE RETIREMENT INSTITUTE®



# Let's simplify Social Security

It's the choice of a lifetime. Understand your filing options with knowledge and tools from Nationwide®.

Filing for Social Security benefits might seem like a simple, straightforward decision. But with so many rules that can impact the benefits you receive, your Social Security filing decision is actually more complicated than you might think.

While everyone's personal situation is different, there are three key considerations you should make as you begin to plan your Social Security filing decision:

## **Filing early might not be for you.**

Filing before full retirement age makes sense for some people. But because benefits are permanently reduced, it might not be the best option for you.

## **Delaying filing can increase benefits.**

Filing after full retirement age (up to age 70) and taking advantage of delayed Social Security credits can increase Social Security income by as much as 76%.<sup>1</sup>

## **Don't forget your family.**

Benefits for spouses, partners and other family members are among the most powerful ways to boost household Social Security income.

<sup>1</sup> Based on an individual with full retirement age of 66, comparing filing early at age 62 and receiving reduced benefits of 75% of their primary insurance amount versus delayed filing at age 70 and receiving credits to increase benefits by 32% of their primary insurance amount.

Schedule a planning meeting today.

If you're between the ages of 50 and 63, the time is right to talk with your financial professional about Social Security and how your filing decision fits within your retirement income plan.

- **Get a copy of your Social Security statement** for you and your spouse from the Social Security website; go to "My Social Security" account at [ssa.gov/myaccount](https://ssa.gov/myaccount)
- **Schedule time to talk with your financial professional** about Social Security
- **Complete a Nationwide Social Security 360 Fact Finder** to help gather the relevant personal information that will factor into your filing decision

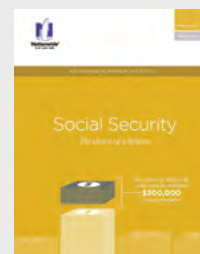
## Social Security 360®

An all-encompassing view of your options.

The Nationwide Retirement Institute® created Social Security 360® to bring the knowledge, tools and support you and your financial professional need to help navigate the complexities of your Social Security decision.



Work with your financial professional to determine which filing strategy meets your needs with our Social Security 360 Analyzer® online tool.



Learn more about Social Security with our educational guide.



Contact your financial professional to start your personalized strategy with Nationwide's Social Security 360 program.



**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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