

Get the full story about retirement health care costs

Start planning for one of your biggest retirement expenses with Nationwide's Health Care Cost Assessment

Health care will likely be one of your biggest retirement expenses. You may be planning for Medicare or private insurance to pay for some of these costs, but you'll likely pay a significant portion out of your own pocket. That can have a big impact on your standard of living in retirement.

Financial facts you may not know about Medicare

This is where your financial advisor can help. With Nationwide's Health Care in Retirement program, your advisor can help you better understand Medicare and the impact health care costs can have on your retirement savings, then work with you to develop a plan to help pay for these expenses once you reach retirement.

Medicare covers only about half of beneficiaries' total health care costs¹

The higher your adjusted gross income, the higher your monthly Medicare premiums²

Medicare generally does not pay for long-term care expenses²

¹ AARP Public Policy Institute, "Setting the Record Straight about Medicare", Feb. 2012

² The Official U.S. government Medicare Handbook, Medicare & You, 2012

START WITH A HEALTH CARE COST ASSESSMENT

Your financial plan should be based on facts, not guesses. Our Health Care Cost Assessment gives you a better idea of what you can expect to pay for health care throughout retirement, based on information you provide about your health, family history and financial position. (Learn more about our assessment on back.)

What goes in to your Health Care Cost Assessment

Our one-page Fact Finder gathers specific information, including:

- Your current and expected retirement age
- Your personal and family health history
- Where you plan to retire
- Your expected income in retirement

What your Health Care Cost Assessment shows you

You'll receive a personalized report based on the information you provide, including:

- An estimate of your total retirement health care expenses, including long-term care
- An illustration of how your estimated costs can change throughout retirement
- A sample estimate of annual savings withdrawals to cover retirement health care costs

TALK WITH YOUR ADVISOR ABOUT HEALTH CARE COSTS

Your advisor can help you better understand how health care costs can impact your retirement, plus access the tools you need to get a good idea of what your retirement health care costs may be.

Ask your advisor about our Health Care Cost Assessment and complete a health care Fact Finder to get started.

Two-thirds of affluent investors surveyed say advisors are 'helpful' or 'very helpful' in discussing health care information and estimating health care costs in retirement.³

³ Nationwide's health care cost survey of individuals age 55+ with over \$250K in household assets, Jan. 3-19, 2012. See survey methodology below for more information.

The information collected on the Personal Health Care Assessment will be kept confidential and used to provide an estimate of a clients potential health care costs in retirement. The estimate is based on a clients specific financial situation and goals, as well as their current overall health condition. The clients financial situation and health conditions may change over time and that this may affect their future changes. Please keep in mind that the estimates resulting from this fact finder are for hypothetical purposes only and are not guaranteed.

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SURVEY METHODOLOGY: Data was collected via an online survey by Harris Interactive from January 3-19, 2012. Sampling included 625 adults ages 55+ having \$250,000 or more in household assets who plan to retire by 2012 and 625 retired adults ages 65+ having \$250,000 or more in household assets. Results were weighted as needed for age, sex, race/ethnicity, education, region, household income and investable assets. Propensity score weighting was also used to adjust for respondents' propensity to be online.



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