



Nationwide Retirement Institute® | Tax-efficient retirement income

Learn savings and withdrawal strategies to achieve greater tax efficiency

Changing tax rules can be overwhelming for many people, but they often lead to planning opportunities you need to know about. The Nationwide Retirement Institute's tax-efficient retirement income program provides regularly updated education and insights to help:

- Add years to the life of the retirement portfolio
- Improve levels of after-tax income
- Add to the estate value for heirs

Experience an easier way to learn about tax efficiency

Nationwide's tax-efficient retirement income program features continuing education presentations designed to deepen your knowledge of how tax-efficient income strategies can benefit your clients. Our resources can help you to:



Refresh your knowledge of **tax basics**, including which investment accounts are taxable, tax deferred or tax free



Deepen your familiarity with tax-efficient **savings opportunities** up to and through retirement



Consider different **account sequencing strategies** for your client to draw retirement income with tax efficiency

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

Get started today with our helpful resources, including:

- A retirement savings worksheet that educates clients and analyzes sources of retirement income
- A client seminar that shows how tax-efficient planning can pay off
- A tax planning quick reference guide that provides easy access to current tax brackets and savings plan contribution limits



Start the conversation with your clients by downloading our tax resources at Nationwide.com/SimplifyTaxEfficiency. Or if you have your smartphone handy, scan this QR code to learn more.



This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

The content of this piece is provided for informational purposes only and should not be construed as investment, tax or legal advice or a solicitation to buy or sell any specific securities product. The information provided is based on current laws, which are subject to change at any time, and has not been endorsed by any government agency.

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 (NISC), member FINRA, Columbus, Ohio. The Nationwide Retirement Institute is a division of NISC. Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide Retirement Institute are service marks of Nationwide Mutual Insurance Company. © 2025 Nationwide

NFM-17890AO.5 (02/25)