Be prepared for health and long-term care costs

Your personalized retirement expense estimates, powered by HealthView Services - to help you plan for the future.

John and Jane Sample

Wednesday, January 07, 2026

Prepared by Nationwide Demo
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Report Number 3405

Important Information About This Report

The information in this report will be kept confidential and used to provide an estimate of a client's potential health care and/or long-term care costs in retirement. The estimate is based on client's specific financial situation and goals, as well as their current overall health condition. The client's financial situation and health conditions may change over time and this may affect their future changes. Please keep in mind that estimates resulting from this fact finder are for hypothetical purposes only and are not guaranteed.

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.

Important Information About This Report

Scope of this Report: This report provides a general guideline to help you fund your retirement health care expenses. This report is provided for educational purposes only and you should not rely on it as the primary basis for your insurance, investment, financial, retirement or tax planning decisions.

The following are specific assumptions used in this report:

- No serious health changes.
- Amounts for under age 65 assume 100% member responsibility for private health insurance premiums and other associated medical costs under otherwise indicated.
- Amounts for age 65 and older assume coverage by Medicare Part A and include insurance premiums for Medicare Parts B, D, and supplemental insurance, plus additional associated medical costs.
- During retirement, individuals less than age 65 are responsible for paying 100% of health care expenses.
- Health care costs and life expectancy are estimated based on the single most serious health condition provided.
- Health care costs exclude coverage for dental, hearing, and vision services

Limitation of this Report: The algorithms used in developing the Personalized Health Care Cost Assessment evaluate an individual's health and create health and financial assumptions for future health and health care needs. The report considers national health standards, health care costs, medical coverage, health care inflation rates, progress in certain areas of medical research, and actuarial data including medical and pharmacy cost models. The estimated average annual out-of-pocket medical expenses were developed in part using typical Commercial Preferred Provider Plans ("PPO"), Health Maintenance Organization ("HMO"), High-Deductible Health Plan ("HDHP") and Medicare plan designs (including pharmacy) for males and females. Neither Nationwide, its affiliates, agents, or representatives have verified or confirmed the accuracy of these guidelines, assumptions or estimated costs. Annual costs are future values as of the year of attained age. Average Annual Costs are the average annual future costs for the stated 5-year period. These are estimated costs, they are hypothetical in nature, and are not guaranteed. Your actual medical costs will likely vary (sometimes significantly) from the estimates in this report. Your current and future decisions and actions should not depend on, or be based solely on, the results generated by this report. It is important that you periodically monitor their retirement income and expense strategy throughout retirement.

The Personalized Health Care Cost Assessment is dependent upon the quality and accuracy of the data furnished by you or unaffiliated third parties, including information about your health status as well as certain assumptions as to future inflation rates and future health care costs.

The long-term care cost inflation rates assumed in this report are based on publicly available cost of care surveys from 2016 to 2024. The actual future costs of care will be different from historical cost of care. Assisted Living Facility costs and Skilled Nursing rates are based on *metro region* average daily rates multiplied by 365 days per year or on a *monthly basis multiplied by 12 months*. Home Health Care costs are based on 25.3 hours per week and based on the costs per metro region.

The accuracy or applicability of the tool's results to your circumstances is not guaranteed. We encourage you to talk to an investment professional about your situation. This tool is not an offer, representation or warranty by Nationwide® or any of its affiliated companies and does not describe any specific products or services they offer. We are not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided by this tool. Costs of investing have not been taken into consideration. Withdrawals from qualified plans that are taken prior to age 59½ may be subject to a 10% penalty tax.

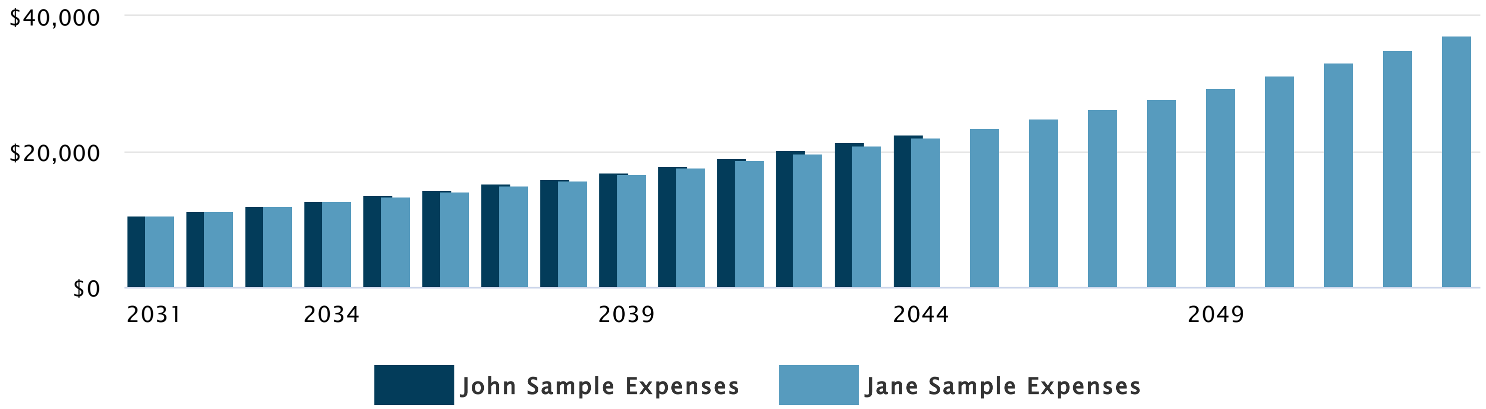
Federal income tax laws are complex and subject to change. The information in this brochure is based on current interpretations of the law and is not guaranteed. Neither Nationwide nor its representatives give financial, legal or tax advice. Please consult your attorney or tax advisor for answers to specific questions.

Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, OH. Nationwide Retirement Institute is a division of NISC.

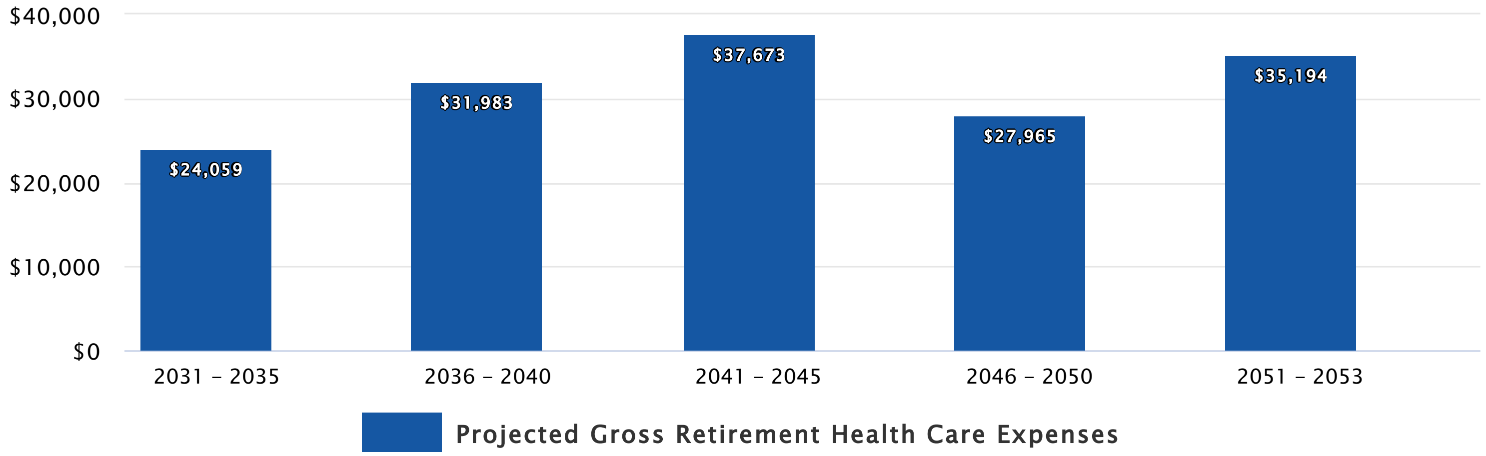
Questionnaire

Questionnaire	John Sample	Jane Sample
Profile		
Sex Assigned At Birth	Male	Female
Date of Birth	1/10/1966	3/17/1966
Marital Status	Married	
Life Expectancy	78	87
Health & Lifestyle		
High Cholesterol	N/A	Yes
Type 2 Diabetes	Yes	N/A
Retirement		
Current Household MAGI	$0 to $218,000	
Retirement Horizon	2031-2044 Ages 65-78 (14 years)	2031-2053 Ages 65-87 (23 years)
Retirement Location	State Average, OH	State Average, OH
Retirement Health Care Coverage		
65+:	**Traditional Medicare**	**Traditional Medicare**
Premium Selections	Medicare Part B	Medicare Part B
	Medicare Part D	Medicare Part D
	Supplemental Insurance (Medigap Plan G)	Supplemental Insurance (Medigap Plan G)
	Dental Insurance	Dental Insurance
Out-of-Pocket Costs	Hospitals, Doctors & Tests	Hospitals, Doctors & Tests
	Prescription Drugs	Prescription Drugs
	Hearing & Vision	Hearing & Vision
	Dental	Dental

Projected Gross Annual Retirement Health Care Expenses Per Partner



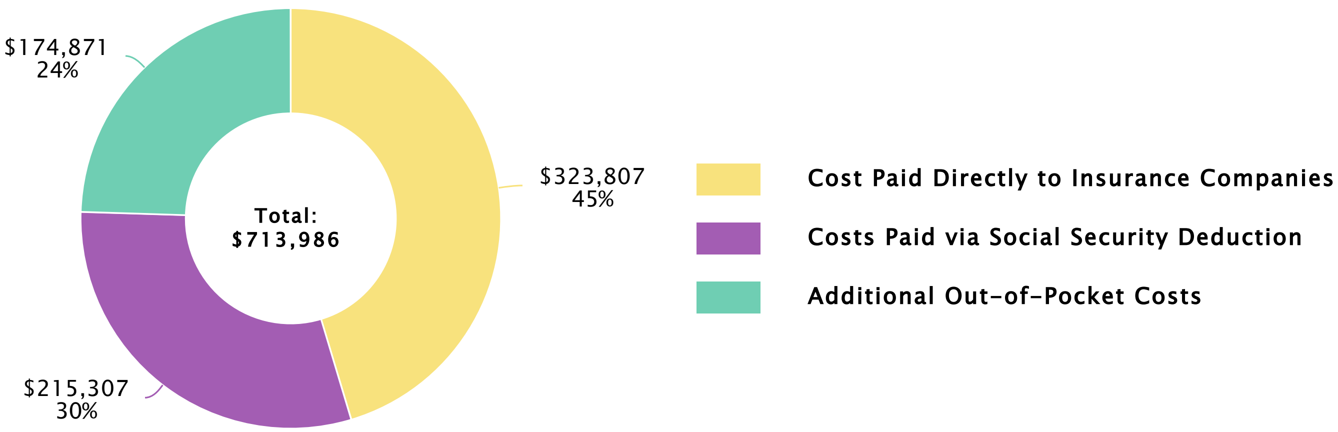
Average Annual Household Expenses Per 5-Year Period



John Retirement Health Care Costs: **$224,144** + Jane Retirement Health Care Costs: **$489,841** = Household Total: **$713,985**

Retirement Health Care Cost Breakdown

Components of retirement health care expenses may be funded through Social Security benefit deductions, payments made to insurance companies, or out-of-pocket spending. The pie chart below shows the dollar amount and percentage of total projected expenses that falls into each of these categories, and the table breaks down each incurred expense within the categories.



	John	Jane	Household Total
Medicare Part B Premiums	$68,538	$146,770	$215,307
Private Insurance (Pre-65) Premiums	$0	$0	$0
Medicare Part D Premiums	$21,477	$45,392	$66,868
Medigap (Supplemental Insurance) Premiums	$62,922	$155,383	$218,305
Dental Insurance Premiums	$12,639	$25,995	$38,634
Medicare Advantage (w/Rx)	$0	$0	$0
Hospitals, Doctors, Tests Co-Pays and Deductibles	$5,839	$12,499	$18,339
Prescription Drugs Co-Pays and Deductibles	$34,300	$69,900	$104,200
Hearing & Vision Co-Pays and Deductibles	$10,822	$18,509	$29,331
Dental Co-Pays and Deductibles	$7,608	$15,394	$23,002
	$224,145	**$489,841**	**$713,986**

Household Total: **$713,986** − Social Security Deductions: **$215,307** = Net Retirement Health Care Costs: **$498,679**

Annual Expense Detail

Assuming retirement in 2031 and 2031 , your **average annual household health care expense is estimated to be $21,682** per year. Based on health care planning options, the following table estimates the annual health care expenses you could incur across two categories: premiums and additional costs (out-of-pocket expenses, like deductibles and copays). Net costs after withholdings from Social Security benefits are listed as well.

	John/Sample						Jane/Sample							
		Premiums						Premiums						
Year	Age	Pre-65 or Part B	Part D	Med Supp (Medigap)	Additional Costs	Total	Age	Pre-65 or Part B	Part D	Med Supp (Medigap)	Additional Costs	Total	Household Total	Net Costs
2031	65	$3,379	$1,100	$2,447	$3,714	$10,639	65	$3,379	$1,100	$2,447	$3,633	$10,559	$21,198	$14,440
2032	66	$3,610	$1,152	$2,693	$3,898	$11,353	66	$3,610	$1,152	$2,693	$3,801	$11,255	$22,608	$15,389
2033	67	$3,911	$1,209	$2,955	$4,018	$12,092	67	$3,911	$1,209	$2,955	$3,896	$11,971	$24,062	$16,241
2034	68	$4,170	$1,268	$3,228	$4,140	$12,806	68	$4,170	$1,268	$3,228	$4,000	$12,666	$25,472	$17,132
2035	69	$4,337	$1,332	$3,518	$4,376	$13,563	69	$4,337	$1,332	$3,518	$4,206	$13,393	$26,956	$18,282
2036	70	$4,519	$1,398	$3,824	$4,610	$14,351	70	$4,519	$1,398	$3,824	$4,419	$14,160	$28,511	$19,473
2037	71	$4,713	$1,468	$4,148	$4,851	$15,180	71	$4,713	$1,468	$4,148	$4,638	$14,967	$30,147	$20,720
2038	72	$4,921	$1,541	$4,495	$5,097	$16,055	72	$4,921	$1,541	$4,495	$4,861	$15,818	$31,873	$22,032
2039	73	$5,147	$1,618	$4,864	$5,359	$16,988	73	$5,147	$1,618	$4,864	$5,097	$16,727	$33,714	$23,420
2040	74	$5,394	$1,699	$5,258	$5,627	$17,979	74	$5,394	$1,699	$5,258	$5,340	$17,691	$35,670	$24,882
2041	75	$5,658	$1,784	$5,678	$5,904	$19,024	75	$5,658	$1,784	$5,678	$5,588	$18,708	$37,732	$26,416
2042	76	$5,941	$1,874	$6,127	$6,188	$20,130	76	$5,941	$1,874	$6,127	$5,843	$19,785	$39,915	$28,032
2043	77	$6,250	$1,967	$6,599	$6,531	$21,348	77	$6,250	$1,967	$6,599	$6,155	$20,972	$42,319	$29,819
2044	78	$6,588	$2,066	$7,088	$6,896	$22,638	78	$6,588	$2,066	$7,088	$6,483	$22,224	$44,862	$31,686
2045	—	$0	$0	$0	$0	$0	79	$6,950	$2,169	$7,601	$6,818	$23,538	$23,538	$16,588
2046	—	$0	$0	$0	$0	$0	80	$7,332	$2,277	$8,145	$7,161	$24,916	$24,916	$17,583
2047	—	$0	$0	$0	$0	$0	81	$7,736	$2,391	$8,725	$7,480	$26,331	$26,331	$18,596
2048	—	$0	$0	$0	$0	$0	82	$8,161	$2,511	$9,334	$7,804	$27,810	$27,810	$19,649
2049	—	$0	$0	$0	$0	$0	83	$8,610	$2,636	$10,073	$8,164	$29,483	$29,483	$20,873
2050	—	$0	$0	$0	$0	$0	84	$9,083	$2,768	$10,853	$8,581	$31,285	$31,285	$22,202
2051	—	$0	$0	$0	$0	$0	85	$9,583	$2,907	$11,679	$9,006	$33,175	$33,175	$23,592
2052	—	$0	$0	$0	$0	$0	86	$10,110	$3,052	$12,561	$9,441	$35,164	$35,164	$25,053
2053	—	$0	$0	$0	$0	$0	87	$10,666	$3,204	$13,489	$9,884	$37,244	$37,244	$26,578
Total		**$68,538**	**$21,477**	**$62,922**	**$71,208**	**$224,145**		**$146,770**	**$45,392**	**$155,383**	**$142,297**	**$489,841**	**$713,986**	**$498,678**
Average*		**$4,896**	**$1,534**	**$4,494**	**$5,086**	**$16,010**		**$6,381**	**$1,974**	**$6,756**	**$6,187**	**$21,297**	**$31,043**	**$21,682**

*Averages are calculated from columns.

Long-Term Care Snapshot

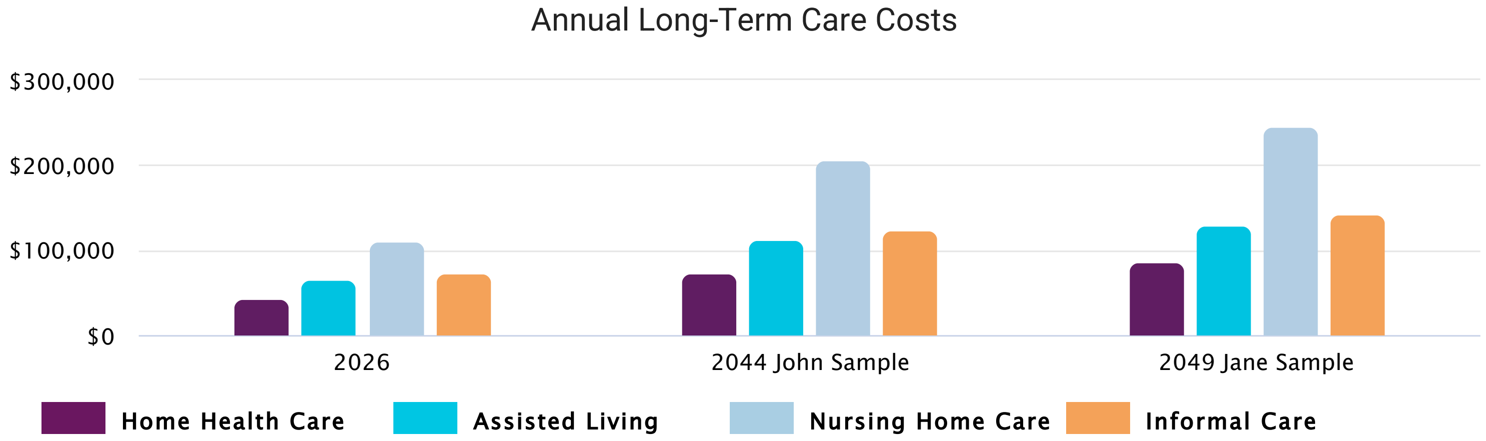
The costs estimated in this section are specifically for the purposes of providing funding for long-term care expenses. Long-term care begins after one demonstrates the inability to perform at least 2 out of 6 Activities of Daily Living (ADLs) - or-has cognitive impairment, which includes such conditions as Dementia and Alzheimer's. One year costs today, and during the year of projected care need, are illustrated in the tables.

John: Cost of care in 2044 at age 78 (State Average, OH)

	Home Health Care	Assisted Living	Nursing Home Care	Informal Care
Monthly Cost Today	**$3,609**	**$5,497**	**$9,265**	**$6,052**
Annual Cost Today	**$43,309**	**$65,959**	**$111,176**	**$72,629**
Projected Inflation Rate	**3.0%**	**3.0%**	**3.5%**	**3.0%**
Projected Monthly Cost at Claim	**$6,144**	**$9,358**	**$17,209**	**$10,304**
Projected Annual Cost at Claim	**$73,731**	**$112,291**	**$206,507**	**$123,646**

Jane: Cost of care in 2049 at age 83 (State Average, OH)

	Home Health Care	Assisted Living	Nursing Home Care	Informal Care
Monthly Cost Today	**$3,609**	**$5,497**	**$9,265**	**$6,052**
Annual Cost Today	**$43,309**	**$65,959**	**$111,176**	**$72,629**
Projected Inflation Rate	**3.0%**	**3.0%**	**3.5%**	**3.0%**
Projected Monthly Cost at Claim	**$7,123**	**$10,848**	**$20,439**	**$11,945**
Projected Annual Cost at Claim	**$85,475**	**$130,176**	**$245,266**	**$143,340**



Terms & Definitions

Alzheimer's Disease — A brain disorder that slowly destroys memory and thinking skills and, eventually, the ability to carry out the simplest tasks.

Amputation — The removal by surgery of a limb (arm or leg) or other body part because of injury or disease, such as diabetes or cancer.

Activities of Daily Living (ADLs) — Everyday functions and activities individuals usually do without help. ADL functions include bathing, continence, dressing, eating, toileting and transferring.

Assisted Living Facility — A residential living arrangement that provides individualized personal care and health services for people who require assistance with activities of daily living. The types and sizes of facilities vary; they can range from a small home to a large apartment style complex. They also vary in the levels of care and services that can be provided. Assisted living facilities offer a way to keep a relatively independent lifestyle for people who don't need the level of care provided by nursing homes

Cancer — Also called malignancy, is characterized by an abnormal growth of cells. There are more than 100 types of cancer, including breast cancer, skin cancer, lung cancer, colon cancer, prostate cancer, and lymphoma. Cancer symptoms vary widely based on the type of cancer.

Cardiovascular Disease — A disease affecting the heart or blood vessels. Some conditions that fall under the umbrella of cardiovascular disease are aneurysm, angina, arrhythmia, cardiomyopathy, congenital cardiovascular defects, congenital heart disease, congestive heart failure, heart attack, diseases of pulmonary circulation, endocarditis, rheumatic fever, stroke, heart valve disease, diseases of the circulatory system.

Chronic Illness — A chronically ill individual is a person who has been certified by a licensed health care practitioner as being unable to perform, without assistance, at least two activities of daily living (ADLs) for at least 90 days - or - has been certified to have cognitive impairment.

Cognitive Impairment — Requires substantial supervision due to a deficiency in a person's short- or long-term memory; orientation as to person, place and time; deductive or abstract reasoning; or judgment as it relates to safety awareness. Dependency on cane, walker, or wheelchair — A disability of physical function that requires dependency on devices such as a wheelchair, cane, crutches or walker to maintain mobility.

Current Tobacco Use — Any habitual use of the tobacco plant leaf and its products. The predominant use of tobacco is by smoke inhalation of cigarettes, pipes, and cigars. Smokeless tobacco refers to a variety of tobacco products that are either sniffed, sucked, or chewed.

High Blood Pressure — (Hypertension) Blood pressure readings are measured in millimeters of mercury (mmHg) and usually given as two numbers -- for example, 120 over 80 (written as 120/80 mmHg). One or both of these numbers can be too high. The top number is your systolic pressure. It is considered high if it is over 140 most of the time. It is considered normal if it is below 120 most of the time. The bottom number is your diastolic pressure. It is considered high if it is over 90 most of the time. It is considered normal if it is below 80 most of the time.

High Cholesterol — The presence of high levels of cholesterol in the blood. It is not a disease but a metabolic derangement that can be secondary to many diseases and can contribute to many forms of disease, most notably cardiovascular disease. Primarily caused by diet and family history high cholesterol is defined as a measurement greater than 200 mg/dL. LDL cholesterol levels greater than 130 mg/dL and HDL cholesterol levels less than 60 mg/dL are considered high.

Home Health Care — Services for nursing care or occupational, physical, respiratory or speech therapy. Also included are medical, social worker, home health aide, and homemaker services.

HMO (w/Rx) (Health Maintenance Organization) — Health insurance coverage in which the subscriber receives care from providers inside their network. HMOs are typically a lower cost coverage option relative to PPOs.

Life Expectancy — The age which is calculated either actuarially or manually to estimate medical costs to.

IRMAA (Income-Related Monthly Adjustment Amount) — Surcharges on Medicare Part B and Part D premiums based on an individual or couple's modified adjusted gross income during Medicare years, typically deducted from Social Security benefits.

Medicare — A federal system of health insurance for people over 65 years of age and for certain younger people with disabilities.

Medicare Part A — Hospital insurance that helps cover inpatient care in hospitals, skilled nursing facility, hospice, and home health care.

Medicare Part B — Helps cover medically necessary services like doctors' services, out-patient care, some home health services, some preventive care, and some medical services and equipment. Part B subscribers pay a higher premium based on income.

Medicare Supplemental Insurance (MediGap) — Medicare Supplemental Insurance policies fill in the gaps that Medicare Parts A & B do not cover. This report assumes premiums for Medigap Plan G and uses the average cost for this plan in the subscriber's state of residence.

Medicare Part D — Prescription drug coverage that is purchased through private insurance companies who have been approved by Medicare to sell drug coverage. Part D policy costs and coverage vary by insurer, state, and plan. Part D subscribers pay a higher premium based on income.

Medicare Premium — The amount of money a person pays to cover Medicare B, D, and Supplemental (MediGap).

Multiple Sclerosis — Multiple sclerosis is a nerve disorder that occurs when the insulating layer surrounding neurons in the brain and spinal cord are destroyed. The disease is a chronic autoimmune disorder that affects the movements, sensations, as well as body functions. Myelin, a part of the brain, helps in passing electrical signals between the brain and the other parts of the body. Thus when this part is destroyed the brain functioning is less efficient.

Nursing Home — A licensed facility that provides general nursing care to those who are chronically ill or unable to take care of daily living needs. May also be referred to as a Long-Term Care Facility.

Obesity — Abnormal or excessive fat accumulation that presents a risk to health. A body mass index (BMI) over 30 is considered obese.

Parkinson's Disease — A brain disorder that causes unintended or uncontrollable movements, such as shaking, stiffness, and difficulty with balance and coordination.

Post-Traumatic Stress Disorder (PTSD) — a prevalent and complex psychiatric condition that arises in response to exposure to traumatic events, significantly impacting an individual's mental well-being.

PPO (w/Rx) (Preferred Provider Organization) — Health insurance coverage in which the subscriber can receive care from providers inside or outside of their network. PPOs are typically a higher cost coverage option relative to HMOs.

Premium — The amount of money needed to pay for insurance coverage. Before age 65 this would reflect a payment to a COBRA policy or an Insurance company. After age 65 the Medicare premiums would be reflected.

Private Health Insurance (pre-65) — Medical coverage for individuals who are not eligible for employer-sponsored group health insurance (typically due to retirement) or Medicare (because they are not yet 65) at a particular time. Typically, this coverage is more costly than group insurance or Medicare.

Retirement Age — The age at which each person plans to retire.

Skilled Care — Daily nursing and rehabilitative care that can be performed only by, or under the supervision of, skilled medical personnel. This care is usually needed 24 hours a day, must be ordered by a physician, and must follow a plan of care. Individuals usually get skilled care in a nursing home but may also receive it in other places.

Type 1 Diabetes — aka juvenile diabetes or insulin-dependent diabetes which is a chronic condition in which the pancreas produces little or no insulin, a hormone needed to allow sugar (glucose) to enter cells to produce energy. Various factors may contribute to type 1 diabetes, including genetics and exposure to certain viruses. Although type 1 diabetes typically appears during adolescence, it can develop at any age.

Type 2 Diabetes — Formerly called non-insulin-dependent diabetes mellitus (NIDDM). Type 2 Diabetes (or adult-onset diabetes) is a disorder that is characterized by high blood glucose in the context of insulin resistance and relative insulin deficiency.

Important Information

Scope of this Report

This report provides broad, general guidelines and strategies which may help you define your retirement income needs. This report is provided for educational purposes only and you should not rely on it as the primary basis for your insurance, investment, financial, retirement or tax planning decisions.

- No serious health changes.
- The Health care cost inflation rates vary depending on the specific expense.
- Expense amounts shown for under age 65 assume 100% client responsibility for private health insurance costs.
- Medicare Part A premiums are excluded from this analysis as they are assumed to be no-cost in retirement (funded through payroll taxation while working).
- The disease states are assumed to be separate and distinct for purposes of estimating health care costs. Individual selected health conditions are factored into out-of-pocket cost projections and life expectancy projections on an individual basis, and co-morbidity is not utilized.
- The information presented is not intended to serve as a projection or prediction of the investment results of any specific investment.
- IRMAA surcharges are calculated with inflation assumptions based on government data. Pre-retirement income growth is based on the latest Average Wage index assumptions from the Social Security Administration; IRMAA bracket increases are based on the latest Bureau of Labor Statistics projections for Consumer Price Index for All Urban Consumers (CPI-U), per IRMAA legislation.

Your privacy is important to us

You may be concerned about sharing your personal health information with us. You can be assured that protecting the privacy and security of your information is important to us.

When you complete the fact finder for the Personalized Health Care Cost Assessment, your personal health information will be kept confidential and will only be used to determine your health care cost estimate. Most importantly, we will respect your privacy and safeguard all personal information you share with us.

- We will not share your personal health information with Nationwide affiliates or third parties for marketing purposes unless you give us your permission.
- We use reasonable physical and technical safeguards to protect personal information.
- Access to personal information is limited to those who need to know that information to provide products or services to you.
- We comply with all applicable data security laws.

Finally, all personal information shared with us is subject to the Nationwide corporate privacy policy. You can learn more about this policy online at nationwide.com/privacy-security.jsp.

Thank you for the trust you have placed in Nationwide.

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