



NRM-0315AO.19 (11/20)

Take credit for investing in retirement.

The federal government wants you to invest for retirement. So it's giving a tax credit to public employees with incomes as high as \$66,000.

In fact, you may qualify for a tax credit that's equal to half of what you invest for retirement.

For example, if you earn \$20,000 a year, contribute \$25 per week (\$1,300 per year), and file a joint return, you may be eligible for a tax credit of \$650 — half of what you invested!

This chart helps you find out if you qualify for the Saver's Tax Credit in 2021.

Filing status/adjusted gross income for 2021

Amount of credit	Joint	Head of household	Single/others
50% of first \$2,000 deferred	\$0 - \$39,500	\$0 - \$29,625	\$0 - \$19,750
20% of first \$2,000 deferred	\$39,501 - \$43,000	\$29,626 - \$32,250	\$19,751 - \$21,500
10% of first \$2,000 deferred	\$43,001 - \$66,000	\$32,251 - \$49,500	\$21,501 - \$33,000

Your Nationwide® Retirement Specialist will be glad to help. Neither Nationwide nor any of its representatives may offer legal or tax advice, but we can help you find ways to invest more for retirement.

Investing involves market risk, including possible loss of principal. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

Source: IRS.gov, Notice 2020-79 (Oct. 26, 2020).

Contact me — I can help.

Drew Frederick
706-296-3328
fredea5@nationwide.com

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