

KEY BIRTHDAYS

Do you know
someone celebrating
any of these
milestones?

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**We're always happy to talk with anyone you know about these important birth dates.
Certain milestones present special tax and investment questions to consider. Just let us know.**

- ☐ **Age 50.** Catch-up contributions may be made to IRAs and qualified retirement plans.
- ☐ **Age 55.** Penalty-free distributions may be taken from 401(k) plans if retired. Catch-up contributions may be made to HSAs.
- ☐ **Age 59½.** Penalty-free distributions may be taken from IRAs and qualified plans and from Roth IRAs if account has been open at least five years.
- ☐ **Age 60.** Application may be made for early Social Security benefits by widows or widowers claiming benefits under spouse's earnings record.
- ☐ **Age 62.** Application may be made for early Social Security benefits under own earnings record; amount will be reduced.
- ☐ **Age 65.** Application should be made for Medicare benefits unless covered by a group plan.
- ☐ **Age 66.** Full retirement age for unreduced Social Security.
- ☐ **Age 70.** Apply for Social Security to get maximum benefit.
- ☐ **Age 73.** Must start required minimum distributions from IRA.

If you have any questions about this or anything else, please call us!
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Second opinion needed?

We're always happy to offer our investment expertise in a complimentary review of anyone's portfolio.

Just contact us: 910.663.4293

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