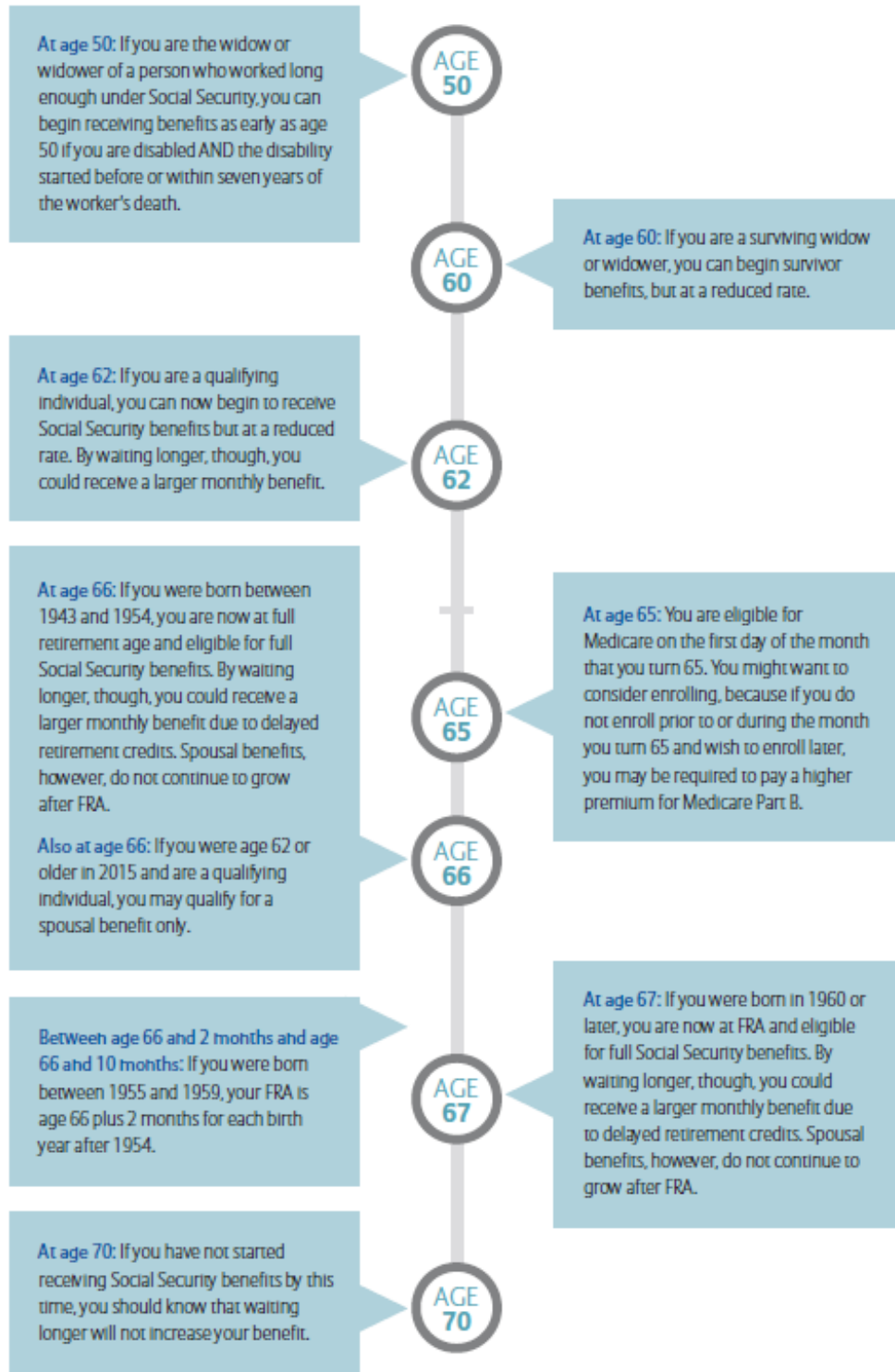


A Social Security decision timeline

Because the Social Security process involves several important decisions and a careful consideration of alternatives, we urge you to work with your financial professional to be sure you make choices that are appropriate for you.



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Your Financial Future Retirement Decisions Timeline

Accumulation

Distribution

50 55 59½ 62 65 66 67 70 70½

During the year in which you will turn age 50: You can begin to make catch-up contributions to 401(k) and many other retirement arrangements. A catch-up is an amount beyond the normal contribution limits.

During the year in which you will turn age 59½: If you are eligible to take withdrawals without the 10% federal additional tax for early withdrawals. Of course, the more leave in the arrangements, the more they can grow tax-deferred.

At Age 65: You are eligible for Medicare on the first day of the month that you turn 65. You might want to consider enrolling, because if you do not enroll during the month you turn 65 and wish to enroll later, you may be required to pay a higher premium for Medicare Part B. Discuss with your tax advisor what is right for your situation.

At Age 67: If you were born in 1960 or later, you are now eligible for full Social Security benefits. By waiting longer, though, you could receive a larger monthly benefit.

At Age 70½: You need to start taking required minimum distributions (RMDs) from most retirement arrangements by this age. If you don't, you could incur significant excise taxes.

During the year in which you will turn age 55: If you separate from service with your employer's retirement arrangement receive amounts from that employer's retirement arrangement without the 10% federal additional tax for early withdrawals.

At Age 62: You can now begin to receive Social Security Benefits. By waiting longer, though, you could receive a larger monthly benefit.

At age 66: If you were born between 1943 and 1954, you are now eligible for full Social Security Benefits. By waiting longer, though, you could receive a larger monthly benefit.

At Age 70: If you have not started receiving Social Security benefits, waiting longer will not increase your benefit.



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