



| IMPORTANT MILESTONES | |
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| AGE | MILESTONE |
| Birth | <ul style="list-style-type: none"> Named as beneficiary of 529 plan account and owner of UTMA/UGMA accounts |
| 13 | <ul style="list-style-type: none"> Child no longer eligible for Child and Dependent Care Credit |
| 17 | <ul style="list-style-type: none"> Child no longer eligible for Child Tax Credit |
| 18 | <ul style="list-style-type: none"> Age of majority in most states Age of termination for some UGMA and UTMA accounts Child no longer subject to Kiddie Tax (unless full-time student) |
| 21 | <ul style="list-style-type: none"> Age of majority in some states Age of termination for some UGMA and UTMA accounts |
| 24 | <ul style="list-style-type: none"> Child who is a full-time student no longer subject to Kiddie Tax |
| 26 | <ul style="list-style-type: none"> Adult child may lose parents' health insurance coverage under the Affordable Care Act |
| 50 | <ul style="list-style-type: none"> Eligible to make catch-up contributions to retirement accounts [e.g., IRA, 401(k), 403(b), 457] Eligible for Social Security benefits as disabled widows/widowers |
| 55 | <ul style="list-style-type: none"> Eligible to make catch-up contributions to HSA Eligible for penalty exceptions for certain withdrawals from retirement accounts |
| 59½ | <ul style="list-style-type: none"> Eligible to withdraw from IRAs without 10% early distribution penalty |
| 60 | <ul style="list-style-type: none"> Eligible to claim Social Security survivor benefits as a widow/widower (early, at a reduced rate) (continue on next column) |

| IMPORTANT MILESTONES (CONTINUED) | |
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| AGE | MILESTONE |
| 62 | <ul style="list-style-type: none"> Eligible to claim Social Security retirement benefits (early, at a reduced rate) Eligible to qualify for a reverse mortgage |
| 64 + 9 Months | <ul style="list-style-type: none"> Start of Initial Enrollment Period for Medicare |
| 65 | <ul style="list-style-type: none"> Eligible for coverage under Medicare (assuming timely application) Eligible for non-medical withdrawals from HSA without penalty |
| 66 | <ul style="list-style-type: none"> Full Retirement Age if born between 1943-54 |
| 66 + 2 Months | <ul style="list-style-type: none"> Full Retirement Age if born in 1955 |
| 66 + 4 Months | <ul style="list-style-type: none"> Full Retirement Age if born in 1956 |
| 66 + 6 Months | <ul style="list-style-type: none"> Full Retirement Age if born in 1957 |
| 66 + 8 Months | <ul style="list-style-type: none"> Full Retirement Age if born in 1958 |
| 66 + 10 Months | <ul style="list-style-type: none"> Full Retirement Age if born in 1959 |
| 67 | <ul style="list-style-type: none"> Full Retirement Age if born in 1960 or later |
| 70 | <ul style="list-style-type: none"> Maximum Social Security benefit is reached |
| 70½ | <ul style="list-style-type: none"> Eligible to make a Qualified Charitable Distribution |
| 73 | <ul style="list-style-type: none"> Required Minimum Distribution Age, if born before 1960 |
| 75 | <ul style="list-style-type: none"> Required Minimum Distribution Age, if born in 1960 or later |

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Please contact The Retirement Planning Group for more complete information based on your personal circumstances and to obtain individual investment advice.

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