

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

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

We leverage analysis, education, and implementation to help you utilize all available resources to create the independence and flexibility you need to spend your time and talents where and when you decide

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