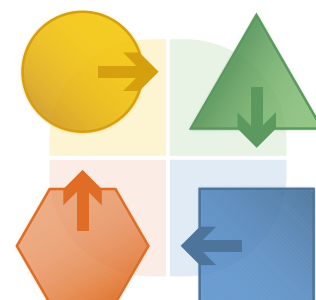


Choose a Date

Retirement is more than a single date on the calendar. It is a process that needs your involvement up to and beyond the age you decide to leave the workforce.



Age 50 – Catch-up contributions can be made in any year in which you are age 50 or older during the year

Age 59 ½ - You are no longer subject to the 10% additional income tax that applies to distributions from a traditional IRA and/or your qualified retirement plan (a few retirement plans may have age 55 to avoid this tax if you take the distribution from the plan. You should check with your employer)

Age 62 – You may be eligible to receive reduced Social Security benefits.

Age 65 – You can start receiving Medicare benefits

Age 66 to 67 – Depending on your year of birth, you may be eligible to receive your full Social Security benefit. Please visit ssa.gov to determine your Normal Retirement Age

Age 70 - You may delay your full Social Security benefit up until age 70. Delaying increases your benefit.

Age 72 – Currently the age for beginning Required Minimum Distributions from 401(k)'s and traditional IRA's (this has changed in the past and may change in the future).

Please contact NestEggU if you have questions specific to your Plan or your situation.