

# KEY BIRTHDAYS

Do you know someone celebrating any of these milestones?

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**FULL CUP**  
FINANCIAL

**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:**

Athens: 706-395-0757 / Atlanta 770-433-3030

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