

# Key Dates Related to Your Retirement

When you think of certain important dates or ages, you generally think of birthdays, anniversaries, and special family moments. However, as you grow older and approach your retirement years, some other dates and ages become very significant. In fact, these dates may even become more important than birthdays and anniversaries, since missing them, or not understanding what happens at these times, can have a severe impact on your retirement.

Most people work extremely hard during their lifetime to build a nest egg that will take care of them in retirement. Part of building your nest egg

which I am referring are ages 21, 50, 55, 59½, 62, 62 to 65, 65 to 67, 70 and 70½.

All of these ages represent very important times that relate to some type of retirement issue, like contributions, Social Security, Medicare, or RMD's. Most of these ages require you to take some specific action that will affect your retirement in some way. For example, do you know when you can withdraw funds from a retirement plan without penalty? How about when you can make as much money as you want without losing Social Security benefits?

To make the most of your retirement benefits, you need to understand what all of these key ages mean, and all the issues and options that each age entails. Join me next week on the **It's Your Money Show** where we will discuss these key ages and the importance behind them in great detail. Find us on **WMEQ** (880 AM) on Thursday at 7:30am and Saturday at 9:00am, as well as on **WWIB** (103.7 FM) on Wednesday at 7:30pm and Saturday at 5:30pm. You can also obtain this information and independent advice for your specific situation by contacting me at (715) 835-6022, **info@KeyStoneCV.com**, or through our website, **www.KeyStoneCV.com**.

## Retirement & Estate Planning



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is the proper understanding of, and planning around, some critical dates. The key ages related to retirement to

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