

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>72</b>	<ul style="list-style-type: none"> <li>Required Minimum Distribution Age</li> </ul>

## Disclaimer



This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction. Do not expect the funds quotes performance to continue in the future. Studies have shown that funds that have outperformed their peers in the past generally do not outperform in the future. Strong past performance is often a matter of chance. Investments are subject to market risk, including possible loss of principal. Diversification does not ensure a profit or protect against a loss in a declining market.

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