

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)</li> <li>Eligible to make increased catch-up contributions (ages 60-63) to certain retirement accounts [e.g., 401(k), 403(b), SIMPLE, etc.] (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>63</b>	<ul style="list-style-type: none"> <li>Final year to make increased catch-up contributions to certain retirement accounts [e.g., 401(k), 403(b), SIMPLE, etc.]</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>

## Manage your resources for the opportunities ahead

Life is a journey. A sojourn. Our aim is a life well lived. You have dreams and desires for yourself and your loved ones.

Is your money being managed towards these goals?

How we manage our resources impacts the opportunities we have today and tomorrow.

Unfortunately, finances can sometimes seem complex, and time is limited. Decisions about investments, insurance, employee benefits, debt, estate planning, and tax planning are often made separately without considering how they impact the overall journey. The result can be missed opportunities.

We serve families who desire to elevate their trajectory, increase their momentum, and gain greater clarity for their extraordinary sojourn. Our households are offered expertise and advocacy so they can make informed decisions and align their resources in a way that is more relevant to the lives they desire to live.

Using our Embark, Explore, Discover process, we're able to map your financial position, consider appropriate strategies, and take steps to reach your desired destinations. Instead of being stuck, confused, or limiting your potential, we help you navigate your journey.

Take the next step. Reach out to learn how we can help you.

Sojourn well.

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