Celebrating Over 30 Years...

J. Charles Dunham CFP®, CRPC® Comprehensive Wealth Planner

Charles.Dunham@lfg.com Telephone: (205) 263-5318 www.FirstFinancialGroupInc.com



...and Supporting You for the Next 30

John "Goose" Dunham Comprehensive Wealth Planner

John.Dunham@lfg.com Telephone: (256) 548-2158 www.JCDFinancialServices.com

Life Event Planning Checklist: Milestone Birthdays

○ Age 50
 Make catch-up contributions to IRA's or other qualified retirement plans
○ Age 55
 Take distributions from 401(k) plan without penalty if already retired
○ Age 59 ½
 Take IRA distributions without penalty
○ Age 62
 Apply for Social Security benefits
○ Age 65
 Apply for Medicare
○ Age 70 ½
 You must begin taking RMD's from you IRA's and/or employer retirement plan

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