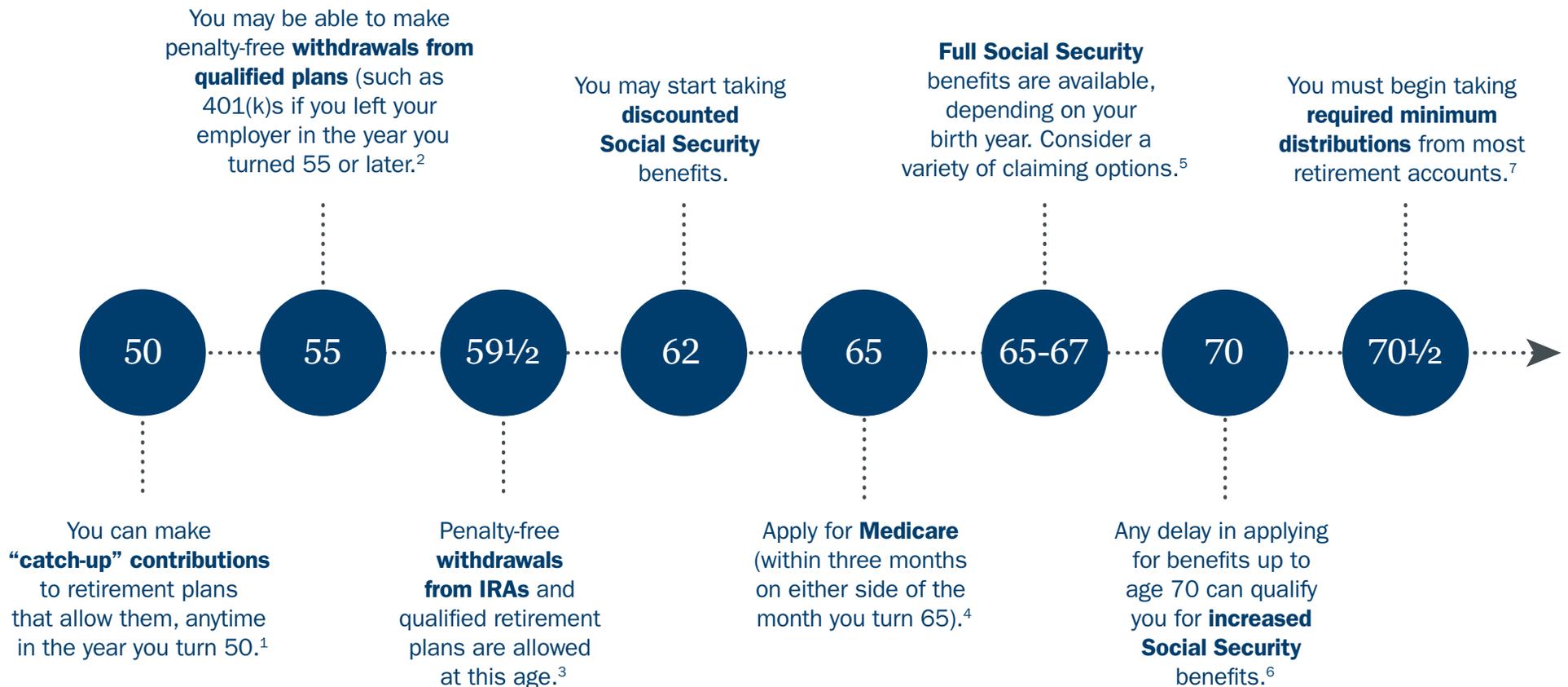


## Retirement Decisions Timeline

As retirement draws closer, and as you transition into retirement, you have key decisions to make that can have a significant impact.



- If you retire before you (or a covered spouse) are eligible for Medicare, what are your plans for health coverage?
- Are you familiar with Medicare supplement policies that can cover healthcare expenses not covered by Medicare?
- Have you compared your options for how and when you will receive your Social Security benefits?

## Notes:

### Did you Know?

- You may be allowed to withdraw from retirement accounts prior to age 59½.
- You may be entitled to Social Security benefits based on your ex-spouse's earnings.
- Some employer-sponsored retirement plans allow participants, age 59½ or older, to rollover assets to an IRA while they are still employed.

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<sup>1</sup> Internal Revenue Code 219(b)(5)(B)(1).

<sup>2</sup> Internal Revenue Code 72(t)(2)(A)(v).

<sup>3</sup> Internal Revenue Code 72(t)(2)(A)(1).

<sup>4</sup> See [www.ssa.gov/oact/quickcalc/earlyrtire.html](http://www.ssa.gov/oact/quickcalc/earlyrtire.html) for a table that illustrates the effects of early retirement.

<sup>5</sup> See [www.ssa.gov/planners/retire/retirechart.html](http://www.ssa.gov/planners/retire/retirechart.html) for your full retirement age.

<sup>6</sup> Code of Federal Regulations Section 404.313.

<sup>7</sup> ROTH IRAs are not subject to RMDs. In addition, some 401(a) and 403(b) accounts may not be subject to RMDs if actively employed. See Internal Revenue Code 401(a)(9)(A)(1) and 401(a)(9)(C)(1)(1).

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