

# Retirement Roadmap

Use this retirement time-line to help determine the ages you may want to pay special attention to. It's a helpful tool to use as you work with your insurance professional to develop a retirement income strategy.

**Age 50**

**Age 50**

Increase Retirement Savings


**Age 55**

Penalty-Free 401(k) Zone


**Age 55**

**Age 59 1/2**

**Age 59 1/2**

Penalty-Free IRA Zone


**Age 62**

**Age 62**

Social Security Eligibility Begins


**Age 65**

**Age 65**

Medicare Eligibility Begins


**Age 70**

**Age 70**

Maximum Social Security Benefits Begin


**Age 70 1/2**

**Age 70 1/2**

Required Minimum Distributions
