

RETIREMENT TIMELINE CHECKLIST

Key Milestones. Important Conversations. A Brighter Tomorrow.

Use this checklist to keep your retirement plan on track.

Your age is only one part of the picture, but these key milestones can impact your savings, income, taxes, healthcare, and legacy goals.



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Check the milestones you have reached or are approaching, then use the space provided to note questions or items you may want to discuss with your financial professional.

AGE
50

☐ Catch-Up Contributions

You may make additional catch-up contributions to IRAs and certain workplace retirement plans.

Notes: _____

AGE
65

☐ Medicare Eligibility

Medicare generally begins at 65, with a seven-month enrollment period centered around your 65th birthday month.

Notes: _____

AGE
55+

☐ Workplace Plan Considerations

If you leave your employer at 55 or older, withdrawals from that employer's plan may avoid the 10% early distribution tax.

Notes: _____

AGES
66-67

☐ Social Security Full Retirement Age

Full retirement age varies by birth year and is 67 for those born in 1960 or later.

Notes: _____

AGE
59½

☐ Retirement Account Withdrawals

At 59½, most retirement withdrawals are no longer subject to the 10% early distribution tax. Income taxes may still apply.

Notes: _____

AGE
70

☐ Delayed Social Security Credits End

Delaying Social Security can increase your benefit until age 70.

Notes: _____

AGES
60-63

☐ Enhanced Catch-Up Opportunity

Ages 60–63 may qualify for higher catch-up contributions in certain workplace retirement plans.

Notes: _____

AGE
70½

☐ Qualified Charitable Distributions

Eligible IRA owners can make Qualified Charitable Distributions beginning at 70½, subject to requirements and annual limits.

Notes: _____

AGES
62

☐ Social Security Benefits Become Available

Social Security can begin at 62, but claiming before full retirement age generally reduces your monthly benefit.

Notes: _____

AGES
73 or 75

☐ Required Minimum Distributions

RMDs generally begin at 73 or 75, depending on birth date and account type. Exceptions may apply.

Notes: _____

YOUR NEXT RETIREMENT MILESTONE STARTS HERE.

Schedule Your Retirement Timeline Review
866.779.3553 | www.MagellanFinancial.com



Let us take a
closer look at
what's ahead.