



Key Dates and Ages Related to Your Retirement

T. BRIAN HAYES

When you think of certain important dates or ages, you generally think of birthdays, anniversaries, special moments, etc. However, as you get older and get into your pre-retirement and retirement years, some other dates and ages become very important. In fact, these dates may even become more important than birthdays and anniversaries because missing them or not understanding what happens at these times can have a severe impact on your retirement.

Most people work extremely hard during their lifetime to build a nest egg that will take care of them in retirement. Part of building your nest egg is the proper understanding and planning around some key dates and ages. The key dates and ages related to retirement that we are talking about here are age 21, age 50, age 55, age 59½, age 62, ages 65 to 67, age 70 and ages 70½ and 73.

All of the dates around or at these ages represent a very important time related to some type of retirement issue, like contributions, Social Security, Medicare, required minimum distributions, etc. Most of these ages require some type of action that needs to be taken which will affect your retirement in some way. For example, are you sure you understand when you can access money out of a retirement plan without penalty or when you can make as much

money as you want without losing Social Security benefits?

To make the most of your retirement benefits, you need to understand what all of these key dates and ages mean and all the issues and options that each age entails. Join me this weekend The Retirement Money Matters Show which airs Saturday morning at 6 on WIBC (93.1 FM), Sunday morning at 8:00 on WWKI (100.5 FM) or anytime online at www.theretirementmoneymattersshow.com. You can also obtain this information by reaching out to us at Hayes Advisory Group at 765-452-PLAN (7526), 800-939-1603 or brian@hayesadvisorygroup.com.



Investment Advisory Services offered through Brookstone Capital Management LLC, a Registered Investment Advisor. Investments and/or investment strategies involve risk including the possible loss of principal. There is no assurance that any investment strategy will achieve its objectives. This information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice designed to meet the particular needs of an individual's situation. Content is provided by third parties for informational purposes only and is not a solicitation to buy or sell any products mentioned.



T. BRIAN HAYES

FOUNDER & PRESIDENT

T. Brian Hayes is the Founder, Owner, and CEO of Hayes Advisory Group, boasting over 30 years of experience in guiding clients towards their retirement goals. Specializing in pre-retirees and retirees, he ensures clients understand their planning options and tailors strategies to their unique needs. A strong advocate for education, Hayes regularly writes and speaks on financial topics, hosts a weekly radio show on retirement, and instructs for The Prepare Institute, a 501-3 non-profit educational institution. He holds memberships in prestigious financial organizations like The Indiana Network of Estate Planning Professionals and The National Association of Insurance and Financial Advisors. Hayes is a distinguished member of the Million Dollar Roundtable (MDRT), with multiple honors recognizing his professional expertise and ethical standards. Based in Central Indiana, he serves clients across the U.S. and Canada, residing with his wife and three children.