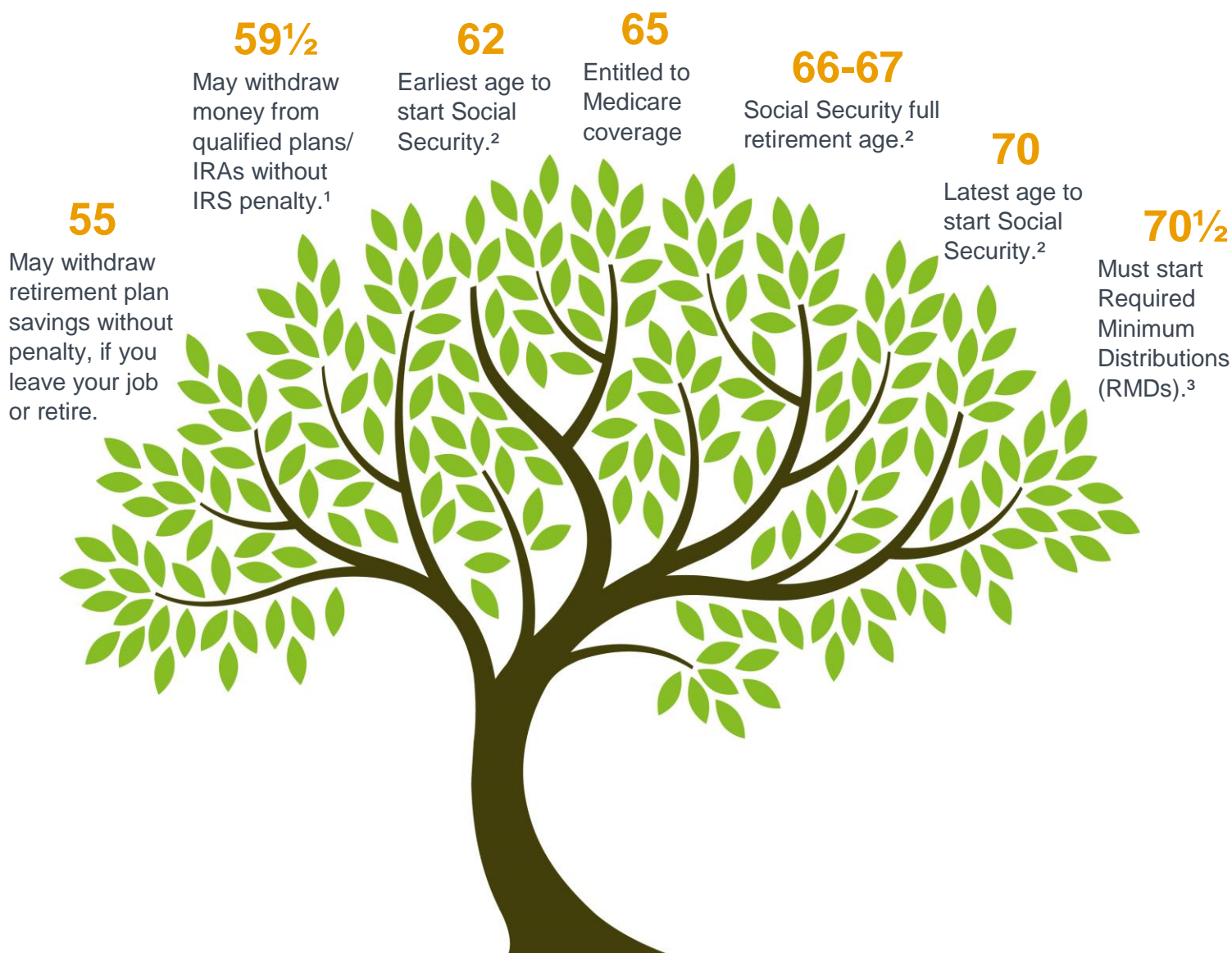


Key Dates as You Approach Retirement

At what age can retirement plan distributions begin? When can a person begin to receive Social Security? As you get closer to your retirement date you may start to wonder about your eligibility for certain withdrawals and programs you are entitled to. Refer to this timeline to remember important dates as you get closer to retirement.



If you have questions about your withdrawal options as you near retirement, please contact your retirement plan consultant at (800) 959-0071 or retirementinfo@nfp.com.

¹If the retirement plan allows.

²Partial, full or late retirement age is based on the year you were born. See ssa.gov for details.

³If a participant in a qualified plan is still employed and not a greater than 5 percent owner, they are not required to start minimum distributions from that plan until they retire.

Distributions before the age of 59½ may be subject to an additional 10% early withdrawal penalty.

Distributions and withdrawals are subject to ordinary income taxes.

Source: Principal Financial Group

ACR#207478 09/16