



Friends LifeCare®
Your Life • Your Independence • Your Home

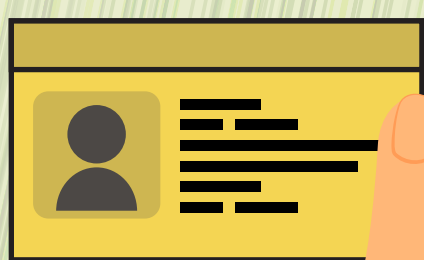
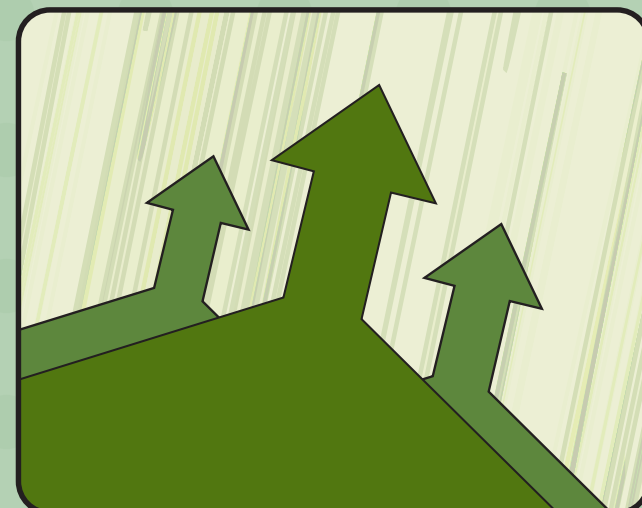
IMPORTANT MILESTONE BIRTHDAYS

FOR AGING ADULTS

DID YOU KNOW THAT BEFORE AND DURING RETIREMENT, CERTAIN AGE MILESTONES REQUIRE US TO MAKE IMPORTANT DECISIONS? THESE INCLUDE SOCIAL SECURITY, MEDICARE, CONTINUING CARE AT HOME PLANNING, AND MORE.

CATCH-UP CONTRIBUTIONS TO RETIREMENT ACCOUNTS

AGE 50 AND UP



FULL RETIREMENT AGE SOCIAL SECURITY BENEFITS

IF YOU WERE BORN BEFORE 1960, FULL RETIREMENT AGE IS 66; IT'S 67 IF BORN IN 1960 OR LATER. TAKING BENEFITS AT 62 LOWERS PAYMENTS, WHILE WAITING UNTIL 70 INCREASES THEM.

MEDICARE PROGRAM

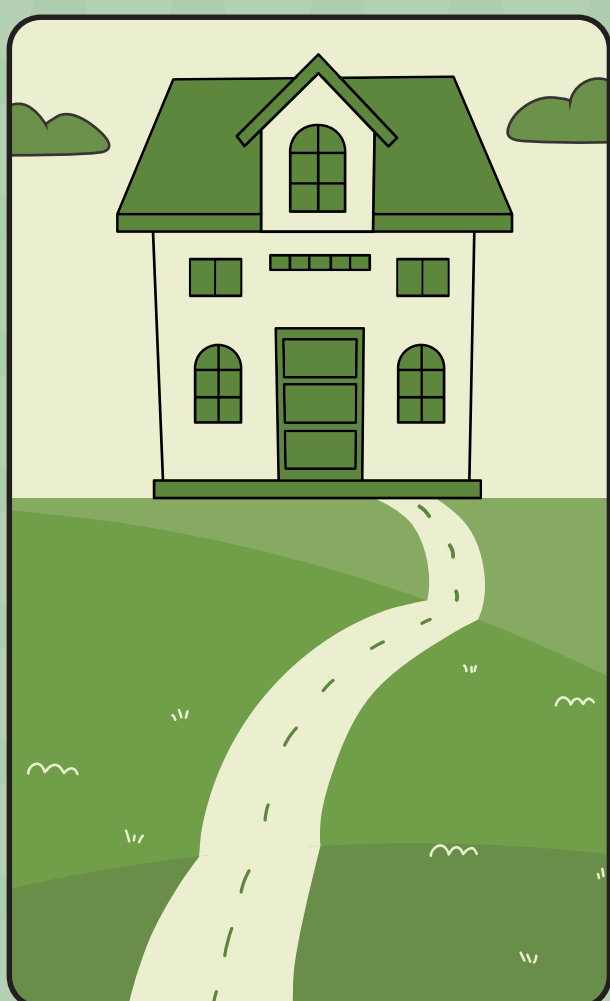
AGE 65 – OR MORE SPECIFICALLY, AGE 64 ³/₄



REQUIRED MINIMUM DISTRIBUTIONS (RMDs) – EARLY 70S (DIFFERENT AGES FOR DIFFERENT BIRTH YEARS)



THE AGE FOR RMDs HAS BEEN INCREASING—FROM 70½ TO 72, THEN TO 73. IF YOU AREN'T 74 OR OLDER BY THE END OF 2032, YOUR STARTING AGE WILL BE 75.



AGING IN PLACE PLANNING AGE 40 & UP TO 85

CONTINUING CARE AT HOME PROGRAM COSTS INCREASE WITH EACH AND EVERY BIRTHDAY. NOT ONLY CAN BECOMING A MEMBER AT A YOUNGER AGE BE MORE AFFORDABLE, PEOPLE ALSO TEND TO HAVE MORE OPTIONS. LEARN MORE ABOUT IT AT

FRIENDSLIFECARE.ORG.

ENJOY ALL YOUR BIRTHDAYS

MARK YOUR CALENDAR. THESE ARE IMPORTANT MILESTONES. MAKING SURE YOU KNOW ABOUT THEM IS A GIFT TO YOURSELF.

