

2018 Social Security & Retirement Tax Updates

Quick Reference Consumer Guide



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SECTION 1:
**Social Security Updates,
Changes & Strategies**



2015 Bipartisan Budget Act Changes

In late October of 2015, the House and Senate passed the Bipartisan Budget Act of 2015. This controversial and sweeping legislation contained significant changes to Social Security filing options, specifically changes to the "Restricted Application" and the "File & Suspend" strategies. Married and Divorced filers will see the largest impact.

Changes to the "File & Suspend" Strategy

This strategy only applies to married filers and involves the ability for one spouse (usually the higher earning) to file for benefits at Full Retirement Age (FRA), but voluntarily suspend benefit payments. By doing so, the remaining spouse is eligible to receive spousal benefits or file a "Restricted Application", as this satisfies the spousal filing requirement. As a result, one spouse is able to collect spousal benefits while the other spouse receives 8% per year delayed retirement credits. As a result of the new budget act and changes in law, this strategy was eliminated 180 days after the enactment of the new rules in 2016. After this "grandfathering" period, spouses are allowed to collect spousal only if their husband/wife is currently collecting, as voluntary suspension is no longer an option to satisfy the filing requirements. In addition, this rule eliminates the ability to collect a retroactive lump payment on benefits foregone while under voluntary suspension.

Important Notes & Additional Information

As of the writing of this publication, these changes impact individual and spousal benefits only, and do not include widow(er) benefits. The statements above represent a summary of the changes and do not include all filers. Always confirm the availability of filing strategies based on your age and specific situation prior to making a filing decision. For additional information, visit www.ssa.gov.

*The article is not intended to be tax or legal advice. Clients should seek guidance from the Social Security Administration regarding their particular situation. Social Security payout rates can and will change at the sole discretion of the Social Security Administration. For more information, please contact your local Social Security Administrative office, or visit www.ssa.gov.

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Changes to the "Restricted Application"

This strategy involves "electing" a spousal benefit and still allowing your individual to continue to accrue delayed retirement credits. The strategy allows married and divorced filers that are eligible for an individual benefit and a spousal benefit to elect only the spousal benefit at Full Retirement Age (FRA) until age 70 or before, while still accumulating 8% per year increase in their individual benefit. As a result of the new budget, this strategy will be phased out based on current age. For filers who are age 62 or older as of the end of 2015, the strategy will be available and remain unchanged. For those turning 62 after January 1, 2016, the strategy will no longer be available.

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Fact Sheet

SOCIAL SECURITY

2018 SOCIAL SECURITY CHANGES

Cost-of-Living Adjustment (COLA):

Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2016 through the third quarter of 2017, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 2.0 percent COLA for 2018. Other important 2018 Social Security information is as follows:

Tax Rate	2017	2018
Employee	7.65%	7.65%
Self-Employed	15.30%	15.30%

NOTE: The 7.65% tax rate is the combined rate for Social Security and Medicare. The Social Security portion (OASDI) is 6.20% on earnings up to the applicable taxable maximum amount (see below). The Medicare portion (HI) is 1.45% on all earnings. Also, as of January 2013, individuals with earned income of more than \$200,000 (\$250,000 for married couples filing jointly) pay an additional 0.9 percent in Medicare taxes. The tax rates shown above do not include the 0.9 percent.

	2017	2018
Maximum Taxable Earnings		
Social Security (OASDI only)	\$127,200	\$128,700
Medicare (HI only)	No Limit	
Quarter of Coverage		
	\$1,300	\$1,320
Retirement Earnings Test Exempt Amounts		
Under full retirement age	\$16,920/yr. (\$1,410/mo.)	\$17,040/yr. (\$1,420/mo.)
NOTE: One dollar in benefits will be withheld for every \$2 in earnings above the limit.		
The year an individual reaches full retirement age	\$44,880/yr. (\$3,740/mo.)	\$45,360/yr. (\$3,780/mo.)
NOTE: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit.		



Fact Sheet

SOCIAL SECURITY

Beginning the month an individual attains full retirement age	None
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	2017	2018
Social Security Disability Thresholds		
Substantial Gainful Activity (SGA)		
Non-Blind	\$1,170/mo.	\$1,180/mo.
Blind	\$1,950/mo.	\$1,970/mo.
Trial Work Period (TWP)	\$ 840/mo.	\$ 850/mo.
Maximum Social Security Benefit: Worker Retiring at Full Retirement Age		
	\$2,687/mo.	\$2,788/mo.
SSI Federal Payment Standard		
Individual	\$ 735/mo.	\$ 750/mo.
Couple	\$1,103/mo.	\$1,125/mo.
SSI Resource Limits		
Individual	\$2,000	\$2,000
Couple	\$3,000	\$3,000
SSI Student Exclusion		
Monthly limit	\$1,790	\$1,820
Annual limit	\$7,200	\$7,350
Estimated Average Monthly Social Security Benefits Payable in January 2018		
	Before 2.0% COLA	After 2.0% COLA
All Retired Workers	\$1,377	\$1,404
Aged Couple, Both Receiving Benefits	\$2,294	\$2,340
Widowed Mother and Two Children	\$2,717	\$2,771
Aged Widow(er) Alone	\$1,310	\$1,336
Disabled Worker, Spouse and One or More Children	\$2,011	\$2,051
All Disabled Workers	\$1,173	\$1,197

Source: 2018 SSA Fact Sheet. Social Security Administration.
<https://www.ssa.gov/news/press/factsheets/colafacts2018.pdf>

Last Accessed November 1, 2017.



UPDATE #1: Qualifying Quarter of Coverage

How do you qualify for Social Security?

To become eligible for Social Security, you need a minimum of 6 Quarters of Coverage (QC) and at least 1 QC each year after age 21. After reaching 40 QC's, you become eligible for individual retirement benefits based on your top 35 wage adjusted earnings years. The QC increased from \$1,300 to \$1,320 for 2018, an increase of 1.5%. In the last 20 years, the QC has increased over 78% from \$740 in 1999. No more than 4 QC's can be attained in each year, regardless of earnings. Married and Divorced Spouses (married 10 consecutive years) are eligible for spousal benefits (subject to certain criteria) even if ineligible for individual benefits.

Amount of earnings needed to earn one quarter of coverage

Year	Earnings	Year	Earnings	Year	Earnings
1978	\$250	1993	\$590	2008	\$1,050
1979	260	1994	620	2009	1,090
1980	290	1995	630	2010	1,120
1981	310	1996	640	2011	1,120
1982	340	1997	670	2012	1,130
1983	370	1998	700	2013	1,160
1984	390	1999	740	2014	1,200
1985	410	2000	780	2015	1,220
1986	440	2001	830	2016	1,260
1987	460	2002	870	2017	1,300
1988	470	2003	890	2018	1,320
1989	500	2004	900		
1990	520	2005	920		
1991	540	2006	970		
1992	570	2007	1,000		

Source: Quarter of Coverage. Social Security Administration.

<https://www.ssa.gov/OACT/COLA/QC.html> . Last Accessed November 1, 2017.

UPDATE #2: Social Security AIME/PIA Formula

What is the Social Security/PIA Formula?

The formula is used by Social Security Administration to adjust prior year earnings based on the Average Wage Index (AWI) to determine Average Indexed Monthly Earnings (AIME). From AIME, 3 "Bend Points" are applied to determine the Primary Insurance Amount (PIA), which is the basis for starting Social Security benefit amounts. These bend points change each year unless the AWI is flat or negative. For 2018, the formula starts with Average Index Monthly Earnings and applies 90% of the first \$896, plus 32% of the next \$4,503, plus 15% of any additional amount (subject to the maximum taxable wages for each contribution year).

Estimated Benefit Amounts Based on AIME & Selected Ages

Avg. Annual Income	IF AGE 62	IF AGE 66	IF AGE 70
\$50,000	\$1389/mo.	\$1853/mo.	\$2446/mo.
\$75,000	\$1781/mo.	\$2375/mo.	\$3135/mo.
\$100,000	\$2015/mo.	\$2687/mo.	\$3547/mo.

Please Note: These amounts are estimates only and do not include calculations for future value or COLA. Benefits may be reduced based on a number of factors, including filing age and actual work history.



History of PIA Formula Bend Points

Dollar amounts in Primary Insurance Amount and maximum family benefit formulas

Year *	Dollar amounts in PIA formula		Dollar amounts in maximum family benefit formula		
	First	Second	First	Second	Third
1990	356	2,145	455	656	856
1991	370	2,230	473	682	890
1992	387	2,333	495	714	931
1993	401	2,420	513	740	966
1994	422	2,545	539	779	1,016
1995	426	2,567	544	785	1,024
1996	437	2,635	559	806	1,052
1997	455	2,741	581	839	1,094
1998	477	2,875	609	880	1,147
1999	505	3,043	645	931	1,214
2000	531	3,202	679	980	1,278
2001	561	3,381	717	1,034	1,349
2002	592	3,567	756	1,092	1,424
2003	606	3,653	774	1,118	1,458
2004	612	3,689	782	1,129	1,472
2005	627	3,779	801	1,156	1,508
2006	656	3,955	838	1,210	1,578
2007	680	4,100	869	1,255	1,636
2008	711	4,288	909	1,312	1,711
2009	744	4,483	950	1,372	1,789
2010	761	4,586	972	1,403	1,830
2011	749	4,517	957	1,382	1,803
2012	767	4,624	980	1,415	1,845
2013	791	4,768	1,011	1,459	1,903
2014	816	4,917	1,042	1,505	1,962
2015	826	4,980	1,056	1,524	1,987
2016	856	5,157	1,093	1,578	2,058
2017	885	5,336	1,131	1,633	2,130
2018	896	5,399	1,145	1,652	2,155

* Year of eligibility; that is, the year in which a worker attains age 62, becomes disabled before age 62, or dies before attaining age 62.

Source: Benefit Formula Bend Points. Social Security Administration.
<https://www.ssa.gov/OACT/COLA/bendpoints.html> . Last Accessed November 1, 2017.



UPDATE #3: Cost of Living Adjustment

What is the Cost of Living Adjustment (COLA)?

In 1972, Congress enacted the COLA provision, requiring a measure of inflation to determine the annual increases in Social Security benefits. Automatic COLA's began in 1975. Currently, the measure used is the CPI-W, which is calculated by the Bureau of Labor Statistics based on the Consumer Price Index for Urban Wage Earners and Clerical Workers.

The COLA for 2018 is 2%, meaning someone who is collecting \$1,000/mo. will now receive \$1,020/mo. The COLA was only .3% in 2016.

Average COLA Rates

Since 1975

3.75%

Last 20 Years

2.12%

Last 10 Years

1.66%

Automatic Cost-Of-Living Adjustments received since 1975

July 1975 -- 8.0%	January 1998 -- 2.1%
July 1976 -- 6.4%	January 1999 -- 1.3%
July 1977 -- 5.9%	January 2000 -- 2.5% ⁽¹⁾
July 1978 -- 6.5%	January 2001 -- 3.5%
July 1979 -- 9.9%	January 2002 -- 2.6%
July 1980 -- 14.3%	January 2003 -- 1.4%
July 1981 -- 11.2%	January 2004 -- 2.1%
July 1982 -- 7.4%	January 2005 -- 2.7%
January 1984 -- 3.5%	January 2006 -- 4.1%
January 1985 -- 3.5%	January 2007 -- 3.3%
January 1986 -- 3.1%	January 2008 -- 2.3%
January 1987 -- 1.3%	January 2009 -- 5.8%
January 1988 -- 4.2%	January 2010 -- 0.0%
January 1989 -- 4.0%	January 2011 -- 0.0%
January 1990 -- 4.7%	January 2012 -- 3.6%
January 1991 -- 5.4%	January 2013 -- 1.7%
January 1992 -- 3.7%	January 2014 -- 1.5%
January 1993 -- 3.0%	January 2015 -- 1.7%
January 1994 -- 2.6%	January 2016 -- 0.0%
January 1995 -- 2.8%	January 2017 -- 0.3%
January 1996 -- 2.6%	January 2018 -- 2.0%
January 1997 -- 2.9%	

(1) The COLA for December 1999 was originally determined as 2.4 percent based on CPIs published by the Bureau of Labor Statistics. Pursuant to Public Law 106-554, however, this COLA is effectively now 2.5 percent.

Source: COLA Information for 2017. Social Security Administration.
<https://www.ssa.gov/news/cola/>. Last Accessed November 1, 2017.



UPDATE #4: Maximum Taxable Earnings

How is Social Security Tax calculated?

Social Security taxes are currently a total of 12.4%, with 6.2% paid by the employee and employer in the form of payroll tax. The percentages remain unchanged from 2016. If you are self employed, the employer portion is paid in the form of Self Employment Tax. For 2016, the maximum earnings subject to Social Security tax will increase from \$127,200 to \$128,700. The increase means that for the 2018 tax year, the maximum Social Security payroll tax paid per individual is \$7,979 for both the employee and employer.

Maximum Taxable Earnings Each Year							
1937 - 50	\$3,000	1982	\$32,400	1998	\$68,400	2014	\$117,000
1951 - 54	3,600	1983	35,700	1999	72,600	2015	118,500
1955 - 58	4,200	1984	37,800	2000	76,200	2016	118,500
1959 - 65	4,800	1985	39,600	2001	80,400	2017	127,200
1966 - 67	6,600	1986	42,000	2002	84,900		
1968 - 71	7,800	1987	43,800	2003	87,000		
1972	9,000	1988	45,000	2004	87,900		
1973	10,800	1989	48,000	2005	90,000		
1974	13,200	1990	51,300	2006	94,200		
1975	14,100	1991	53,400	2007	97,500		
1976	15,300	1992	55,500	2008	102,000		
1977	16,500	1993	57,600	2009	106,800		
1978	17,700	1994	60,600	2010	106,800		
1979	22,900	1995	61,200	2011	106,800		
1980	25,900	1996	62,700	2012	110,100		
1981	29,700	1997	65,400	2013	113,700		

Source: Benefits Planner: Maximum Taxable Earnings. Social Security Administration. <https://www.ssa.gov/planners/maxtax.html> . Last Accessed November 1, 2017.



UPDATE #5: Work Penalty Earnings Limit

Can you work and collect benefits?

If you are planning to work and collect Social Security benefits, it is important to know about the earnings limit that applies both before and during the year you reach Full Retirement Age (FRA). Prior to FRA, If you earn over \$17,040 (up from \$16,920), \$1 in benefits will be deducted for every \$2 in earnings. During the year you reach FRA, the limit increases to \$45,360 (up from \$44,880) and \$1 in benefits is deducted for every \$3 in earnings. The amount is calculated monthly and based on individual earnings, even if you are married filing jointly. Earnings after you turn FRA (Age 66-67) do not count against you. Earned income only includes earnings from your job and not additional income such as pension payments, retirement account distributions or interest income. Social Security taxes, income taxes and additional penalties may also apply in addition to any assessed work penalty.

Example #1: Under FRA

<i>Under Full Retirement Age (FRA)</i>	
Assumed Age 64	
Earned Income =	\$60,000
Earnings Test =	\$17,040
PENALTY BASIS =	\$42,960
<i>Social Security Work Penalty</i>	
\$21,480	

Example #2: Turning FRA

<i>Under Full Retirement Age (FRA)</i>	
Assumed Age 64	
Earned Income =	\$60,000
Earnings Test =	\$45,360
PENALTY BASIS =	\$14,640
<i>Social Security Work Penalty</i>	
\$4,880	



SECTION 2:
Retirement Plan Tax
Updates & Definitions



Types of Employer Sponsored Retirement Plans

401(k)

The most popular “Defined Contribution” retirement plan that allows employees to contribute to an individual account and employers to offer additional matching funds. Plans can offer Traditional (pre-tax) or Roth (post-tax) contribution options.

For more info: <https://www.irs.gov/retirement-plans/401k-plans>

403(b)

Retirement plan similar to a 401(k) that is offered by public schools and certain 501(c)(3) tax-exempt organizations. Employees contribute to individual accounts and employers can also contribute to employees' accounts by offering matching funds.

For more info: <https://www.irs.gov/retirement-plans/irc-403b-tax-sheltered-annuity-plans>

Thrift Savings Plan (TSP)

The Thrift Savings Plan (TSP) is a retirement savings and investment plan for Federal employees and members of the uniformed services. It offers the same types of savings and tax benefits that many private corporations offer their employees under 401(k) plans.

For more info: <https://www.tsp.gov/index.html>

Defined Benefit Plans (Pension)

Defined benefit plans provide a fixed, pre-established benefit for employees at retirement. Employees often value the fixed benefit provided by this type of plan. On the employer side, businesses can generally contribute (and therefore deduct) more each year than in defined contribution plans.

For more info: <https://www.irs.gov/retirement-plans/defined-benefit-plan>

SIMPLE or SEP IRA

A SIMPLE or SEP plan allows employers to contribute to traditional IRAs set up for employees.

For more info: <https://www.irs.gov/Retirement-Plans/Plan-Sponsor/SIMPLE-IRA-Plan> -or-
<https://www.irs.gov/retirement-plans/plan-sponsor/simplified-employee-pension-plan-sep>

Retirement Plan Annual Contribution Limits

What are the changes for 2018?

The contribution limit for employees who own 401k, 403(b), most 457 plans, and the Thrift Savings Plan (TSP) is \$18,500, up from \$18,000 in 2017. The catch-up contribution limit for employees aged 50 and over who participate also remains at \$6,000 (\$24,500 total). The limit on annual contributions to an IRA remains unchanged at \$5,500. The additional catch-up contribution limit for individuals aged 50 and over also remains at \$1,000 (\$6,500 total).

401k Plan Limits for Year

	2018	2017	2016	2015	2014	2013	2012
401k Elective Deferrals	\$18,500	\$18,000	\$18,000	\$18,000	\$17,500	\$17,500	\$17,000
Annual Defined Contribution Limit	\$55,000	\$54,000	\$53,000	\$53,000	\$52,000	\$51,000	\$50,000
Annual Compensation Limit	\$275,000	\$270,000	\$265,000	\$265,000	\$260,000	\$255,000	\$250,000
Catch-Up Contribution Limit	\$6,000	\$6,000	\$6,000	\$6,000	\$5,500	\$5,500	\$5,500
Highly Compensated Employees	\$120,000	\$120,000	\$120,000	\$120,000	\$115,000	\$115,000	\$115,000

Non-401k Related Limits

403b/457 Elective Deferrals	\$18,500	\$18,000	\$18,000	\$18,000	\$17,500	\$17,500	\$17,000
SIMPLE Employee Deferrals	\$12,500	\$12,500	\$12,500	\$12,500	\$12,000	\$12,000	\$11,500
SIMPLE Catch-Up Deferral	\$3,000	\$3,000	\$3,000	\$3,000	\$2,500	\$2,500	\$2,500
SEP Minimum Compensation	\$600	\$600	\$600	\$600	\$550	\$550	\$550
SEP Annual Compensation Limit	\$275,000	\$270,000	\$265,000	\$265,000	\$260,000	\$255,000	\$250,000
Social Security Wage Base	\$128,700	\$127,200	\$118,500	\$118,500	\$117,000	\$113,700	\$110,100

Chart Source: 401k Help Center

http://www.401khelpcenter.com/2018_401k_plan_limits.html

Last Accessed November 1, 2017.

Individual Retirement Arrangements (IRAs)

Traditional IRA Account

A traditional IRA is a popular form of individual retirement savings plan. Participants receive a current year tax savings on amounts contributed up to the annual maximum, along with tax deferred growth until funds are withdrawn. If funds are withdrawn prior to age 59^{1/2}, a 10% tax penalty in addition to ordinary income tax is due on the amount withdrawn. Future withdrawals, including the initial amount contributed, are taxed as ordinary income, as opposed to capital gains tax. Defined contribution plans, such as a traditional 401k, can be “rolled over” to IRA accounts without incurring current year tax liability and maintaining deferred tax status. At age 70^{1/2}, Required Minimum Distributions (RMD) apply to traditional IRA balances, forcing participants to remove assets and pay ordinary income tax on the withdrawal amount.

2018 Contribution Limits for Traditional & Roth IRA Accounts

The 2018 contribution limits for Traditional IRA participants is \$5,500. If the participant is over age 50, the catch up provision allows for an additional \$1,000 contribution for a total of \$6,500.

Roth IRA Account

As part of groundbreaking legislation known as the Taxpayer Relief Act of 1997, the Senate Finance Committee led by Senator Roth Jr. effectively established his namesake retirement plan, the Roth IRA. Although annual contribution limits are the same, the Roth IRA is much different than the Traditional IRA. Contributions are made with “post-tax” dollars and all future distributions (after age 59^{1/2}) are not subject ordinary income tax. The promise of tax-free income in retirement is appealing to many retirees, causing many pre-retirees to consider a “Roth Conversion”, which involves paying tax on a portion of traditional IRA assets before retiring in order to receive tax-free income during retirement. In order to qualify, income must be below a certain threshold.

Retirement Plan Rollover Rules

IRS Clarifies "Once-Per-Year Rollover Rules"

The Internal Revenue Service issued guidance clarifying the impact a 2014 individual retirement arrangement (IRA) rollover has on the one-per-year limit imposed by the Internal Revenue Code on tax-free rollovers between IRAs. The clarification relates to a change, announced earlier this year, in the way the statutory one-per-year limit applies to rollovers between IRAs. Before 2015, the one-per-year limit applies only on an IRA-by-IRA basis (that is, only to rollovers involving the same IRAs). Beginning in 2015, the limit will apply by aggregating all of an individual's IRAs, effectively treating them as if they were one IRA for purposes of applying the limit. This rule only applies when the IRA owner takes possession of funds and rolls over to a new account within the "60 day rollover window". Direct transfers between accounts are not limited.

This table shows whether your contribution to a Roth IRA is affected by the amount of your *modified AGI* as computed for Roth IRA purpose.

If your filing status is...	And your modified AGI is...	Then you can contribute...
married filing jointly or qualifying widow(er)	< \$189,000	up to the limit
	≥ \$189,000 but < \$199,000	a reduced amount
	≥ \$199,000	zero
married filing separately and you lived with your spouse at any time during the year	< \$10,000	a reduced amount
	≥ \$10,000	zero
single, head of household, or married filing separately and you did not live with your spouse at any time during the year	< \$120,000	up to the limit
	≥ \$120,000 but < \$135,000	a reduced amount
	≥ \$135,000	zero

Source: Internal Revenue Service Website

www.irs.gov/retirement-plans/amount-of-roth-ira-contributions-that-you-can-make-for-2018

Last Accessed November 1, 2017.



Roth IRA Eligibility Guidelines Chart

The following chart indicates the rollovers that are permitted between various types of plans.

		Roll To							
		Roth IRA	Traditional IRA	SIMPLE IRA	SEP IRA	Governmental 457(b) Plan	Qualified Plan ¹ (pre-tax)	403(b) Plan (pre-tax)	Designated Roth Account (401(k), 403(b) or 457(b))
Roll From	Roth IRA	Yes ²	No	No	No	No	No	No	No
	Traditional IRA	Yes ³	Yes ²	Yes ^{2, 7} , after 2 years	Yes ²	Yes ⁴	Yes	Yes	No
	SIMPLE IRA	Yes ³ , after 2 years	Yes ² , after 2 years	Yes ²	Yes ² , after 2 years	Yes ⁴ , after 2 years	Yes, after 2 years	Yes, after 2 years	No
	SEP IRA	Yes ³	Yes ²	Yes ^{2, 7} , after 2 years	Yes ²	Yes ⁴	Yes	Yes	No
	Governmental 457(b) Plan	Yes ³	Yes	Yes ⁷ , after 2 years	Yes	Yes	Yes	Yes	Yes, ^{3, 5}
	Qualified Plan ¹ (pre-tax)	Yes ³	Yes	Yes ⁷ , after 2 years	Yes	Yes ⁴	Yes	Yes	Yes, ^{3, 5}
	403(b) Plan (pre-tax)	Yes ³	Yes	Yes ⁷ , after 2 years	Yes	Yes ⁴	Yes	Yes	Yes, ^{3, 5}
	Designated Roth Account (401(k), 403(b) or 457(b))	Yes	No	No	No	No	No	No	Yes ⁶

¹Qualified plans include, for example, profit-sharing, 401(k), money purchase, and defined benefit plans.

²Only one rollover in any 12-month period.

³Must include in income.

⁴Must have separate accounts.

⁵Must be an in-plan rollover.

⁶Any nontaxable amounts distributed must be rolled over by direct trustee-to-trustee transfer.

⁷Applies to rollover contributions after December 18, 2015. For more information regarding retirement plans and rollovers, visit [Tax Information for Retirement Plans](#).

Source: Internal Revenue Service Website

www.irs.gov/publications/p590a/ch01.html#en_US_2015_publink1000230563

Last Accessed November 1, 2017.

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Required Minimum Distributions (RMD)

Increasing Withdrawals Starting at Age 70½

A Required Minimum Distribution (RMD) is a forced withdrawal from a qualified retirement account that is mandatory during the year you reach age 70½ and all subsequent years until death. These withdrawals apply to retirement accounts that were taken on a "Pre-Tax" basis, including 401(k) and IRA accounts. Roth IRA accounts are not subject to Required Minimum Distributions. The amount of the withdrawal is set by the IRS Uniform Lifetime Tables, which are included in Publication 590B. These amounts increase each year and if there is a balance left in the account at death, will be subject to a different table for beneficiaries. Spouses can inherit IRA accounts and base future RMD amounts on their age, instead of the age of the deceased spouse, similar to "Step-up" in basis of other assets that are transferred.

For any amount of RMD that is not withdrawn in the tax year required, a tax penalty of 50% is applied to the amount not taken. For example, if you are required to take \$20,000 from your IRA and fail to do so, you will have to pay a penalty of \$10,000 in addition to the ordinary income tax due.

Withdrawal Amounts at Selected Ages

(For Original Owner & Spouse Only)

Age 70 → **3.65%** Age 80 → **5.35%** Age 90 → **8.77%**

Age 75 → **4.37%** Age 85 → **6.76%** Age 95 → **11.63%**

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RMD Amount Based on Age & Market Value

Estimated Withdrawal Amounts Ages 70-79

The chart below shows the estimated withdrawal amount based on fair market value and age, using the current uniform lifetime expectancy tables for original owners and spouses. Inherited IRA accounts are based on a different schedule and the numbers below would not apply. Roth IRA and 401(k) accounts are not subject to Required Minimum Distributions (RMD).

Age --> RMD % -->	70 3.65%	71 3.77%	72 3.91%	73 4.05%	74 4.20%	75 4.37%	76 4.55%	77 4.72%	78 4.93%	79 5.13%
\$50,000	\$1,824.82	\$1,886.79	\$1,953.13	\$2,024.29	\$2,100.84	\$2,183.41	\$2,272.73	\$2,358.49	\$2,463.05	\$2,564.10
\$100,000	\$3,649.64	\$3,773.58	\$3,906.25	\$4,048.58	\$4,201.68	\$4,366.81	\$4,545.45	\$4,716.98	\$4,926.11	\$5,128.21
\$150,000	\$5,474.45	\$5,660.38	\$5,859.38	\$6,072.87	\$6,302.52	\$6,550.22	\$6,818.18	\$7,075.47	\$7,389.16	\$7,692.31
\$200,000	\$7,299.27	\$7,547.17	\$7,812.50	\$8,097.17	\$8,403.36	\$8,733.62	\$9,090.91	\$9,433.96	\$9,852.22	\$10,256.41
\$250,000	\$9,124.09	\$9,433.96	\$9,765.63	\$10,121.46	\$10,504.20	\$10,917.03	\$11,363.64	\$11,792.45	\$12,315.27	\$12,820.51
\$300,000	\$10,948.91	\$11,320.75	\$11,718.75	\$12,145.75	\$12,605.04	\$13,100.44	\$13,636.36	\$14,150.94	\$14,778.33	\$15,384.62
\$350,000	\$12,773.72	\$13,207.55	\$13,671.88	\$14,170.04	\$14,705.88	\$15,283.84	\$15,909.09	\$16,509.43	\$17,241.38	\$17,948.72
\$400,000	\$14,598.54	\$15,094.34	\$15,625.00	\$16,194.33	\$16,806.72	\$17,467.25	\$18,181.82	\$18,867.92	\$19,704.43	\$20,512.82
\$450,000	\$16,423.36	\$16,981.13	\$17,578.13	\$18,218.62	\$18,907.56	\$19,650.66	\$20,454.55	\$21,226.42	\$22,167.49	\$23,076.92
\$500,000	\$18,248.18	\$18,867.92	\$19,531.25	\$20,242.91	\$21,008.40	\$21,834.06	\$22,727.27	\$23,584.91	\$24,630.54	\$25,641.03
\$550,000	\$20,072.99	\$20,754.72	\$21,484.38	\$22,267.21	\$23,109.24	\$24,017.47	\$25,000.00	\$25,943.40	\$27,093.60	\$28,205.13
\$600,000	\$21,897.81	\$22,641.51	\$23,437.50	\$24,291.50	\$25,210.08	\$26,200.87	\$27,272.73	\$28,301.89	\$29,556.65	\$30,769.23
\$650,000	\$23,722.63	\$24,528.30	\$25,390.63	\$26,315.79	\$27,310.92	\$28,384.28	\$29,545.45	\$30,660.38	\$32,019.70	\$33,333.33
\$700,000	\$25,547.45	\$26,415.09	\$27,343.75	\$28,340.08	\$29,411.76	\$30,567.69	\$31,818.18	\$33,018.87	\$34,482.76	\$35,897.44
\$750,000	\$27,372.26	\$28,301.89	\$29,296.88	\$30,364.37	\$31,512.61	\$32,751.09	\$34,090.91	\$35,377.36	\$36,945.81	\$38,461.54
\$800,000	\$29,197.08	\$30,188.68	\$31,250.00	\$32,388.66	\$33,613.45	\$34,934.50	\$36,363.64	\$37,735.85	\$39,408.87	\$41,025.64
\$850,000	\$31,021.90	\$32,075.47	\$33,203.13	\$34,412.96	\$35,714.29	\$37,117.90	\$38,636.36	\$40,094.34	\$41,871.92	\$43,589.74
\$900,000	\$32,846.72	\$33,962.26	\$35,156.25	\$36,437.25	\$37,815.13	\$39,301.31	\$40,909.09	\$42,452.83	\$44,334.98	\$46,153.85
\$950,000	\$34,671.53	\$35,849.06	\$37,109.38	\$38,461.54	\$39,915.97	\$41,484.72	\$43,181.82	\$44,811.32	\$46,798.03	\$48,717.95
\$1,000,000	\$36,496.35	\$37,735.85	\$39,062.50	\$40,485.83	\$42,016.81	\$43,668.12	\$45,454.55	\$47,169.81	\$49,261.08	\$51,282.05
\$1,050,000	\$38,321.17	\$39,622.64	\$41,015.63	\$42,510.12	\$44,117.65	\$45,851.53	\$47,727.27	\$49,528.30	\$51,724.14	\$53,846.15
\$1,100,000	\$40,145.99	\$41,509.43	\$42,968.75	\$44,534.41	\$46,218.49	\$48,034.93	\$50,000.00	\$51,886.79	\$54,187.19	\$56,410.26
\$1,150,000	\$41,970.80	\$43,396.23	\$44,921.88	\$46,558.70	\$48,319.33	\$50,218.34	\$52,272.73	\$54,245.28	\$56,650.25	\$58,974.36
\$1,200,000	\$43,795.62	\$45,283.02	\$46,875.00	\$48,583.00	\$50,420.17	\$52,401.75	\$54,545.45	\$56,603.77	\$59,113.30	\$61,538.46
\$1,250,000	\$45,620.44	\$47,169.81	\$48,828.13	\$50,607.29	\$52,521.01	\$54,585.15	\$56,818.18	\$58,962.26	\$61,576.35	\$64,102.56
\$1,300,000	\$47,445.26	\$49,056.60	\$50,781.25	\$52,631.58	\$54,621.85	\$56,768.56	\$59,090.91	\$61,320.75	\$64,039.41	\$66,666.67
\$1,350,000	\$49,270.07	\$50,943.40	\$52,734.38	\$54,655.87	\$56,722.69	\$58,951.97	\$61,363.64	\$63,679.25	\$66,502.46	\$69,230.77
\$1,400,000	\$51,094.89	\$52,830.19	\$54,687.50	\$56,680.16	\$58,823.53	\$61,135.37	\$63,636.36	\$66,037.74	\$68,965.52	\$71,794.87
\$1,450,000	\$52,919.71	\$54,716.98	\$56,640.63	\$58,704.45	\$60,924.37	\$63,318.78	\$65,909.09	\$68,396.23	\$71,428.57	\$74,358.97
\$1,500,000	\$54,744.53	\$56,603.77	\$58,593.75	\$60,728.74	\$63,025.21	\$65,502.18	\$68,181.82	\$70,754.72	\$73,891.63	\$76,923.08

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RMD Amount Based on Age & Market Value

Estimated Withdrawal Amounts Ages 80-89

The chart below shows the estimated withdrawal amount based on fair market value and age, using the current uniform lifetime expectancy tables for original owners and spouses. Inherited IRA accounts are based on a different schedule and the numbers below would not apply. Roth IRA and 401(k) accounts are not subject to Required Minimum Distributions (RMD).

Age --> RMD % -->	80 5.35%	81 5.59%	82 5.85%	83 6.13%	84 6.45%	85 6.76%	86 7.09%	87 7.46%	88 7.87%	89 8.33%
\$50,000	\$2,673.80	\$2,793.30	\$2,923.98	\$3,067.48	\$3,225.81	\$3,378.38	\$3,546.10	\$3,731.34	\$3,937.01	\$4,166.67
\$100,000	\$5,347.59	\$5,586.59	\$5,847.95	\$6,134.97	\$6,451.61	\$6,756.76	\$7,092.20	\$7,462.69	\$7,874.02	\$8,333.33
\$150,000	\$8,021.39	\$8,379.89	\$8,771.93	\$9,202.45	\$9,677.42	\$10,135.14	\$10,638.30	\$11,194.03	\$11,811.02	\$12,500.00
\$200,000	\$10,695.19	\$11,173.18	\$11,695.91	\$12,269.94	\$12,903.23	\$13,513.51	\$14,184.40	\$14,925.37	\$15,748.03	\$16,666.67
\$250,000	\$13,368.98	\$13,966.48	\$14,619.88	\$15,337.42	\$16,129.03	\$16,891.89	\$17,730.50	\$18,656.72	\$19,685.04	\$20,833.33
\$300,000	\$16,042.78	\$16,759.78	\$17,543.86	\$18,404.91	\$19,354.84	\$20,270.27	\$21,276.60	\$22,388.06	\$23,622.05	\$25,000.00
\$350,000	\$18,716.58	\$19,553.07	\$20,467.84	\$21,472.39	\$22,580.65	\$23,648.65	\$24,822.70	\$26,119.40	\$27,559.06	\$29,166.67
\$400,000	\$21,390.37	\$22,346.37	\$23,391.81	\$24,539.88	\$25,806.45	\$27,027.03	\$28,368.79	\$29,850.75	\$31,496.06	\$33,333.33
\$450,000	\$24,064.17	\$25,139.66	\$26,315.79	\$27,607.36	\$29,032.26	\$30,405.41	\$31,914.89	\$33,582.09	\$35,433.07	\$37,500.00
\$500,000	\$26,737.97	\$27,932.96	\$29,239.77	\$30,674.85	\$32,258.06	\$33,783.78	\$35,460.99	\$37,313.43	\$39,370.08	\$41,666.67
\$550,000	\$29,411.76	\$30,726.26	\$32,163.74	\$33,742.33	\$35,483.87	\$37,162.16	\$39,007.09	\$41,044.78	\$43,307.09	\$45,833.33
\$600,000	\$32,085.56	\$33,519.55	\$35,087.72	\$36,809.82	\$38,709.68	\$40,540.54	\$42,553.19	\$44,776.12	\$47,244.09	\$50,000.00
\$650,000	\$34,759.36	\$36,312.85	\$38,011.70	\$39,877.30	\$41,935.48	\$43,918.92	\$46,099.29	\$48,507.46	\$51,181.10	\$54,166.67
\$700,000	\$37,433.16	\$39,106.15	\$40,935.67	\$42,944.79	\$45,161.29	\$47,297.30	\$49,645.39	\$52,238.81	\$55,118.11	\$58,333.33
\$750,000	\$40,106.95	\$41,899.44	\$43,859.65	\$46,012.27	\$48,387.10	\$50,675.68	\$53,191.49	\$55,970.15	\$59,055.12	\$62,500.00
\$800,000	\$42,780.75	\$44,692.74	\$46,783.63	\$49,079.75	\$51,612.90	\$54,054.05	\$56,737.59	\$59,701.49	\$62,992.13	\$66,666.67
\$850,000	\$45,454.55	\$47,486.03	\$49,707.60	\$52,147.24	\$54,838.71	\$57,432.43	\$60,283.69	\$63,432.84	\$66,929.13	\$70,833.33
\$900,000	\$48,128.34	\$50,279.33	\$52,631.58	\$55,214.72	\$58,064.52	\$60,810.81	\$63,829.79	\$67,164.18	\$70,866.14	\$75,000.00
\$950,000	\$50,802.14	\$53,072.63	\$55,555.56	\$58,282.21	\$61,290.32	\$64,189.19	\$67,375.89	\$70,895.52	\$74,803.15	\$79,166.67
\$1,000,000	\$53,475.94	\$55,865.92	\$58,479.53	\$61,349.69	\$64,516.13	\$67,567.57	\$70,921.99	\$74,626.87	\$78,740.16	\$83,333.33
\$1,050,000	\$56,149.73	\$58,659.22	\$61,403.51	\$64,417.18	\$67,741.94	\$70,945.95	\$74,468.09	\$78,358.21	\$82,677.17	\$87,500.00
\$1,100,000	\$58,823.53	\$61,452.51	\$64,327.49	\$67,484.66	\$70,967.74	\$74,324.32	\$78,014.18	\$82,089.55	\$86,614.17	\$91,666.67
\$1,150,000	\$61,497.33	\$64,245.81	\$67,251.46	\$70,552.15	\$74,193.55	\$77,702.70	\$81,560.28	\$85,820.90	\$90,551.18	\$95,833.33
\$1,200,000	\$64,171.12	\$67,039.11	\$70,175.44	\$73,619.63	\$77,419.35	\$81,081.08	\$85,106.38	\$89,552.24	\$94,488.19	\$100,000.00
\$1,250,000	\$66,844.92	\$69,832.40	\$73,099.42	\$76,687.12	\$80,645.16	\$84,459.46	\$88,652.48	\$93,283.58	\$98,425.20	\$104,166.67
\$1,300,000	\$69,518.72	\$72,625.70	\$76,023.39	\$79,754.60	\$83,870.97	\$87,837.84	\$92,198.58	\$97,014.93	\$102,362.20	\$108,333.33
\$1,350,000	\$72,192.51	\$75,418.99	\$78,947.37	\$82,822.09	\$87,096.77	\$91,216.22	\$95,744.68	\$100,746.27	\$106,299.21	\$112,500.00
\$1,400,000	\$74,866.31	\$78,212.29	\$81,871.35	\$85,889.57	\$90,322.58	\$94,594.59	\$99,290.78	\$104,477.61	\$110,236.22	\$116,666.67
\$1,450,000	\$77,540.11	\$81,005.59	\$84,795.32	\$88,957.06	\$93,548.39	\$97,972.97	\$102,836.88	\$108,208.96	\$114,173.23	\$120,833.33
\$1,500,000	\$80,213.90	\$83,798.88	\$87,719.30	\$92,024.54	\$96,774.19	\$101,351.35	\$106,382.98	\$111,940.30	\$118,110.24	\$125,000.00

For More Info, Download IRS Publication 590 Here:

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RMD Amount Based on Age & Market Value

Estimated Withdrawal Amounts Ages 90-99

The chart below shows the estimated withdrawal amount based on fair market value and age, using the current uniform lifetime expectancy tables for original owners and spouses. Inherited IRA accounts are based on a different schedule and the numbers below would not apply. Roth IRA and 401(k) accounts are not subject to Required Minimum Distributions (RMD).

Age --> RMD % -->	90 8.77%	91 9.26%	92 9.80%	93 10.42%	94 10.99%	95 11.63%	96 12.35%	97 13.16%	98 14.08%	99 14.93%
\$50,000	\$4,385.96	\$4,629.63	\$4,901.96	\$5,208.33	\$5,494.51	\$5,813.95	\$6,172.84	\$6,578.95	\$7,042.25	\$7,462.69
\$100,000	\$8,771.93	\$9,259.26	\$9,803.92	\$10,416.67	\$10,989.01	\$11,627.91	\$12,345.68	\$13,157.89	\$14,084.51	\$14,925.37
\$150,000	\$13,157.89	\$13,888.89	\$14,705.88	\$15,625.00	\$16,483.52	\$17,441.86	\$18,518.52	\$19,736.84	\$21,126.76	\$22,388.06
\$200,000	\$17,543.86	\$18,518.52	\$19,607.84	\$20,833.33	\$21,978.02	\$23,255.81	\$24,691.36	\$26,315.79	\$28,169.01	\$29,850.75
\$250,000	\$21,929.82	\$23,148.15	\$24,509.80	\$26,041.67	\$27,472.53	\$29,069.77	\$30,864.20	\$32,894.74	\$35,211.27	\$37,313.43
\$300,000	\$26,315.79	\$27,777.78	\$29,411.76	\$31,250.00	\$32,967.03	\$34,883.72	\$37,037.04	\$39,473.68	\$42,253.52	\$44,776.12
\$350,000	\$30,701.75	\$32,407.41	\$34,313.73	\$36,458.33	\$38,461.54	\$40,697.67	\$43,209.88	\$46,052.63	\$49,295.77	\$52,238.81
\$400,000	\$35,087.72	\$37,037.04	\$39,215.69	\$41,666.67	\$43,956.04	\$46,511.63	\$49,382.72	\$52,631.58	\$56,338.03	\$59,701.49
\$450,000	\$39,473.68	\$41,666.67	\$44,117.65	\$46,875.00	\$49,450.55	\$52,325.58	\$55,555.56	\$59,210.53	\$63,380.28	\$67,164.18
\$500,000	\$43,859.65	\$46,296.30	\$49,019.61	\$52,083.33	\$54,945.05	\$58,139.53	\$61,728.40	\$65,789.47	\$70,422.54	\$74,626.87
\$550,000	\$48,245.61	\$50,925.93	\$53,921.57	\$57,291.67	\$60,439.56	\$63,953.49	\$67,901.23	\$72,368.42	\$77,464.79	\$82,089.55
\$600,000	\$52,631.58	\$55,555.56	\$58,823.53	\$62,500.00	\$65,934.07	\$69,767.44	\$74,074.07	\$78,947.37	\$84,507.04	\$89,552.24
\$650,000	\$57,017.54	\$60,185.19	\$63,725.49	\$67,708.33	\$71,428.57	\$75,581.40	\$80,246.91	\$85,526.32	\$91,549.30	\$97,014.93
\$700,000	\$61,403.51	\$64,814.81	\$68,627.45	\$72,916.67	\$76,923.08	\$81,395.35	\$86,419.75	\$92,105.26	\$98,591.55	\$104,477.61
\$750,000	\$65,789.47	\$69,444.44	\$73,529.41	\$78,125.00	\$82,417.58	\$87,209.30	\$92,592.59	\$98,684.21	\$105,633.80	\$111,940.30
\$800,000	\$70,175.44	\$74,074.07	\$78,431.37	\$83,333.33	\$87,912.09	\$93,023.26	\$98,765.43	\$105,263.16	\$112,676.06	\$119,402.99
\$850,000	\$74,561.40	\$78,703.70	\$83,333.33	\$88,541.67	\$93,406.59	\$98,837.21	\$104,938.27	\$111,842.11	\$119,718.31	\$126,865.67
\$900,000	\$78,947.37	\$83,333.33	\$88,235.29	\$93,750.00	\$98,901.10	\$104,651.16	\$111,111.11	\$118,421.05	\$126,760.56	\$134,328.36
\$950,000	\$83,333.33	\$87,962.96	\$93,137.25	\$98,958.33	\$104,395.60	\$110,465.12	\$117,283.95	\$125,000.00	\$133,802.82	\$141,791.04
\$1,000,000	\$87,719.30	\$92,592.59	\$98,039.22	\$104,166.67	\$109,890.11	\$116,279.07	\$123,456.79	\$131,578.95	\$140,845.07	\$149,253.73
\$1,050,000	\$92,105.26	\$97,222.22	\$102,941.18	\$109,375.00	\$115,384.62	\$122,093.02	\$129,629.63	\$138,157.89	\$147,887.32	\$156,716.42
\$1,100,000	\$96,491.23	\$101,851.85	\$107,843.14	\$114,583.33	\$120,879.12	\$127,906.98	\$135,802.47	\$144,736.84	\$154,929.58	\$164,179.10
\$1,150,000	\$100,877.19	\$106,481.48	\$112,745.10	\$119,791.67	\$126,373.63	\$133,720.93	\$141,975.31	\$151,315.79	\$161,971.83	\$171,641.79
\$1,200,000	\$105,263.16	\$111,111.11	\$117,647.06	\$125,000.00	\$131,868.13	\$139,534.88	\$148,148.15	\$157,894.74	\$169,014.08	\$179,104.48
\$1,250,000	\$109,649.12	\$115,740.74	\$122,549.02	\$130,208.33	\$137,362.64	\$145,348.84	\$154,320.99	\$164,473.68	\$176,056.34	\$186,567.16
\$1,300,000	\$114,035.09	\$120,370.37	\$127,450.98	\$135,416.67	\$142,857.14	\$151,162.79	\$160,493.83	\$171,052.63	\$183,098.59	\$194,029.85
\$1,350,000	\$118,421.05	\$125,000.00	\$132,352.94	\$140,625.00	\$148,351.65	\$156,976.74	\$166,666.67	\$177,631.58	\$190,140.85	\$201,492.54
\$1,400,000	\$122,807.02	\$129,629.63	\$137,254.90	\$145,833.33	\$153,846.15	\$162,790.70	\$172,839.51	\$184,210.53	\$197,183.10	\$208,955.22
\$1,450,000	\$127,192.98	\$134,259.26	\$142,156.86	\$151,041.67	\$159,340.66	\$168,604.65	\$179,012.35	\$190,789.47	\$204,225.35	\$216,417.91
\$1,500,000	\$131,578.95	\$138,888.89	\$147,058.82	\$156,250.00	\$164,835.16	\$174,418.60	\$185,185.19	\$197,368.42	\$211,267.61	\$223,880.60

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Thank You & Request from Retirement You®

It is my sincere hope that you gained valuable knowledge about the changes to Social Security and Retirement Accounts for 2018 and this guide will help take control of your financial future. It can be intimidating to plan for and execute a successful retirement strategy and we truly believe in our mission of "Motivation Through Education". As is the case with any educational information, it only provides value if it inspires you to take action.

With all the changes unexpected events in the last few years, doesn't it make sense to make sure you are still on track and work with a professional to make sure you have the income you need in retirement? Please consider attending one of our local Retirement You® training workshops that are hosted by some of the top financial professionals in the industry. The hosts are local, active members of your community and take their role in helping you determine the best retirement income strategy very seriously.

Finally, it would mean a lot to us if you would join the conversation online and like our Facebook page to stay up to date on all the latest Retirement You news. We have some exciting changes coming in the next year and we would love to share them with you.

Here is direct link: <https://www.facebook.com/ryworkshops>

Thank you for your support,



Alexander L. Stanchfield

Creator of the Retirement You® Program

RY



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