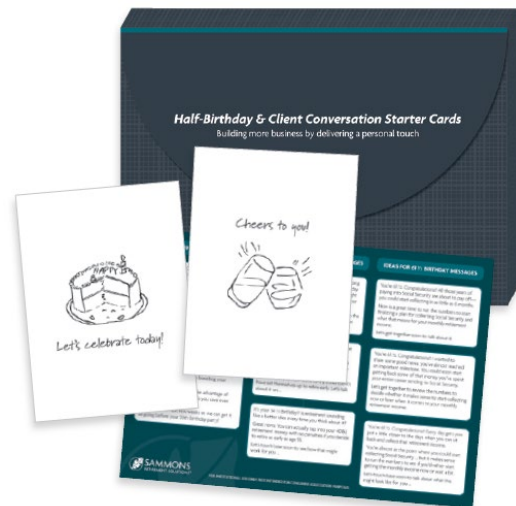


Half-birthdays can make all the difference

It's not usually a good thing to go just halfway so when it comes to remembering your clients' birthdays, avoid the common mistake of only acknowledging their birthday each year. Instead, celebrate their half-birthdays as well!

These days are often forgotten ... but are nevertheless very important for your clients' financial futures. Meeting with your clients for their half-birthday is a great opportunity to discuss some very important moments in their financial lives:

- **49½**—At age 50, your clients will be able to begin catch-up contributions. Remind your clients about their upcoming retirement, and discuss their retirement goals. Talking to your clients on their 49½ birthday will give them time to adjust their budget and plan for their retirement, as they will soon be able to contribute an extra \$6,500 to their 401(k) plans and an extra \$1,000 to their IRAs (including Roth IRAs) annually.
- **54½**—Have clients who are able to retire at age 55? This is a good reminder to take the time to discuss how and when to take penalty-free distributions from 401(k) accounts.
- **61½**—Your clients are only six months away from being able to claim Social Security benefits. As your clients' financial planner, use this half-birthday to analyze the best Social Security options for them. Consider different financial plans and assist in finding the option that works the best for their lives, remembering the consequences of filing too early.



Many other important times can be noteworthy for your clients as well, based on their situation and retirement goals. Whether it's a good time for your clients to consolidate 401(k) accounts or begin taking withdrawals from their IRAs, there are many life milestones that can make a strong impact on their overall financial well-being.

You'll never go only halfway when you make plans to celebrate your clients' half-birthdays. It's a great way to not only show that you care about your client, but you care about their financial future as well.

Want more information on how to implement a simple and effective half-birthday marketing plan? Call the Sammons Retirement Solutions Sales Desk at 855-624-0201, or visit my.srslivewell.com/29433.

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