



### Pre-Retirement Timeline

<p>age <b>59½</b></p>	<p>You are eligible for in-service withdrawals from your 403(b) Retirement Plan account and from any matching contributions.</p>
<p>age <b>62</b></p>	<p>Minimum age to receive reduced Social Security benefits.</p>
<p>age <b>64+</b> <b>8 months</b></p>	<p>You are eligible to apply for Medicare. If you are still working for AU and are covered under an AU medical plan, you do not have to enroll in Medicare until you plan to retire.</p>
<p>approximately <b>90</b> <b>days before retiring</b></p>	<ul style="list-style-type: none"> <li>• Make an appointment with your retirement investment representative to clarify any questions you may have about your retirement accounts, including current fund allocation, accumulated balances and distribution options.</li> <li>• Contact your local Social Security and Medicare offices to arrange for the start of your Social Security Retirement Income. You may call to request an appointment at 1-800- 772-1213. Informational booklets and a local office locator may be found on the Social Security Administration website at <a href="http://www.ssa.gov">www.ssa.gov</a>.</li> <li>• <b>Staff members:</b> Inform your supervisor of your approaching retirement.</li> <li>• <b>Faculty members:</b> Contact Faculty Personnel or your Department Chair to discuss your approaching retirement.</li> </ul>
<p>age <b>66-67</b></p>	<p>Full Social Security benefits based on full retirement age.</p>
<p>age <b>70</b></p>	<p>Maximum age to receive greater Social Security benefits.</p>
<p>age <b>70½</b></p>	<p>If you are no longer working for AU, you must begin taking Required Minimum Distributions (RMDs) from your 403(b) Retirement Plan account</p>

Did You Know? As an active employee, beginning the year you turn age 50, you are eligible to make a “catch-up” contribution of \$6,000 to AU’s 403(b) Retirement Plan.