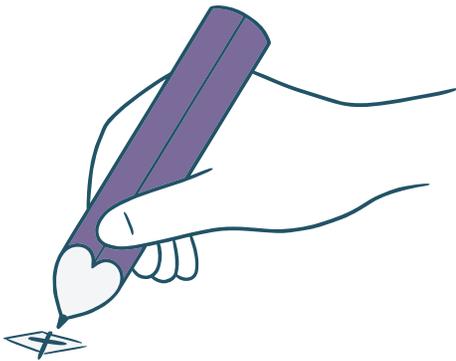


Time for an RMD Check-up?

When was the last time you spoke to someone about your required minimum distributions (RMDs)? Why not get an annual check-up on your retirement accounts? Understanding RMDs and keeping track of the related paperwork and withdrawals can be a daunting task. Your New York Life agent can help with a personal RMD check-up.



An RMD check-up with your agent is a unique opportunity for you to:

- Review all your retirement accounts
- Discuss your RMD options
- Consider consolidating retirement assets
- Review your retirement needs and goals
- Help you determine whether IRA assets should be converted into guaranteed retirement income
- Identify qualified money that you won't need when you initially retire, but might need later on

An RMD check-up is a great opportunity to learn more about your options, including Qualifying Longevity Annuity Contracts (QLACs) which may allow you to delay taking RMDs until as late as age 85 for a portion of your IRA and qualified plan assets.

Call your agent today!

Important milestones to remember.

59½

You can begin accessing qualified funds. If funds are needed at this milestone, maximizing income may be a priority.

73*

You are required to start taking RMDs from most qualified accounts. A QLAC can be purchased or a Roth Conversion can take place to further delay withdrawals on some qualified assets.

85

You are required to begin annuity payments from QLACs.

* The change to age 73 is effective for individuals attaining age 72 after 12/31/22. The age for starting Required Minimum Distributions (RMDs) will increase to 75 in 2033. Individuals born between 1951 and 1959 must start their RMDs after age 73, while those born in 1960 or later can delay RMDs until after age 75.

New York Life does not provide legal, accounting or tax advice. You should obtain advice specific to your circumstances from your own legal, accounting and tax advisors.

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