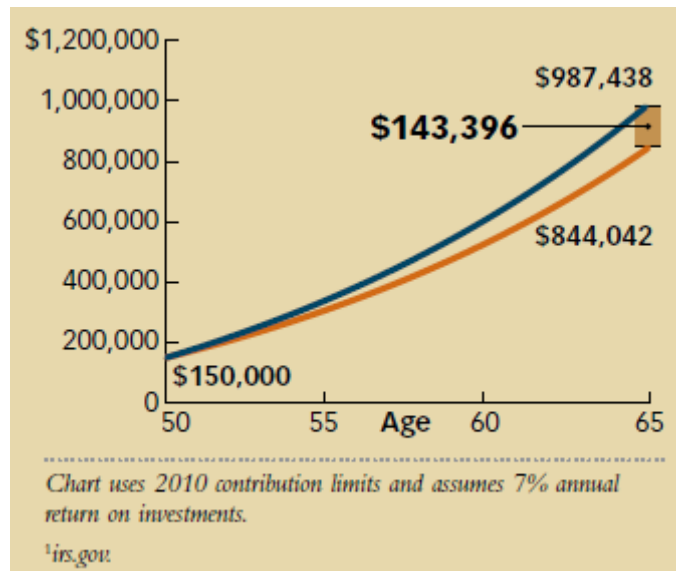


The 50-Plus Privilege

The sooner you start saving for retirement, the better. But what if time isn't on your side? The IRS has made allowances for older workers who are trying to make up ground before they retire. If you're at least 50 years old in 2011, you may be able to add \$5,500 in catch-up contributions to a workplace retirement account in addition to the federal limit of \$16,500. The same provision applies to IRA account holders: \$1,000 in catch-up contributions over and above the \$5,000 limit.¹

Extra savings

Consider two 50-year-old investors: Ava and Sam. Each has \$150,000 in a workplace retirement account and makes the maximum annual contribution of \$16,500. If Ava makes catch-up contributions (for a total of \$22,000 each year) and Sam doesn't, she could have \$143,396 more than he has by age 65. Fees and charges, if applicable, are not reflected in this example and would reduce the results shown. This information is hypothetical and only an example. It does not reflect the return of any investment and is not a guarantee of future income.



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