



# Making a Comeback!

## YOU CAN RECOVER FROM A FUMBLE.

So, the game isn't going the way you drew it up in the locker room, but don't lose heart! There are still some strategies that can create that big comeback.

## FOURTH QUARTER PLAY: IT MAY BE THE FOURTH DOWN, BUT THERE'S STILL TIME!

If you are age 50 or older, you can make \$6,000 in additional catch-up contributions each year over and above the regular contribution maximum of \$19,000 (in 2019). Adding catch-up contributions can help get you closer to a touchdown in the endgame!

## GAME TIP

If you are nearing retirement, start thinking about your retirement income strategy. Keeping your money invested for as long as possible can maximize your earnings while limiting your taxes (which you'll pay as you withdraw money).

## PENALTY RISK

Remember that after age 70 ½, you'll be required by law to begin withdrawing at least a minimum amount from your retirement account.



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