

Investors 70½ and Older: Take Your Required Distribution in 2018 to Avoid a Penalty Tax

We must receive your request to redeem your required minimum distribution (RMD) from your IRA or other retirement account¹ by the close of market on December 31, 2018,² in order to report it on your 2018 tax return. The IRS requires you to withdraw a certain amount each year once you reach age 70½. **If you already have taken your RMD for 2018, or have an automatic withdrawal established, no further action is necessary.**

If you prefer, keep your distribution working for you by investing it in a taxable account. Of course, we can send your distribution to you if you prefer. Whatever your decision, we're happy to assist you.


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Get Started — Visit
americancentury.com/rmd
to find our RMD calculator,
forms and more.



It's important that you take your RMD each year to avoid an IRS-imposed 50% penalty tax. You also should know:

- Retirement plan distributions generally are subject to ordinary income tax.
- We have notified the IRS that you are required to take an RMD for 2018 [this notification does not apply to 403(b) and 457(b) plans].
- Upon request, we will calculate your RMD amount for you.

You may want to discuss with your tax advisor how the RMD rules apply to you. If you have questions or would like for us to calculate your RMD, please call us. 

Please note: This is the only notice we send to remind you to take your RMD.

¹ RMDs apply to Traditional, Rollover, SEP, SARSEP and SIMPLE IRAs. They are not required for Roth IRAs. If you have a 403(b) or 457(b) RMDs generally must begin the year you turn age 70½ or retire from the employer that sponsors your plan, whichever is later. Check with your employer to determine when an RMD is required by your plan.

² If you reach age 70½ in 2018, you must take your first RMD by April 1, 2019.

This material has been prepared for educational purposes only. It is not intended to provide, and should not be relied upon for, investment, accounting, legal or tax advice.

Traditional or Rollover IRA Investors

1-800-345-2021

Business Retirement Plan Investors

1-800-345-3533

Investors Using an Advisor

1-800-378-4998