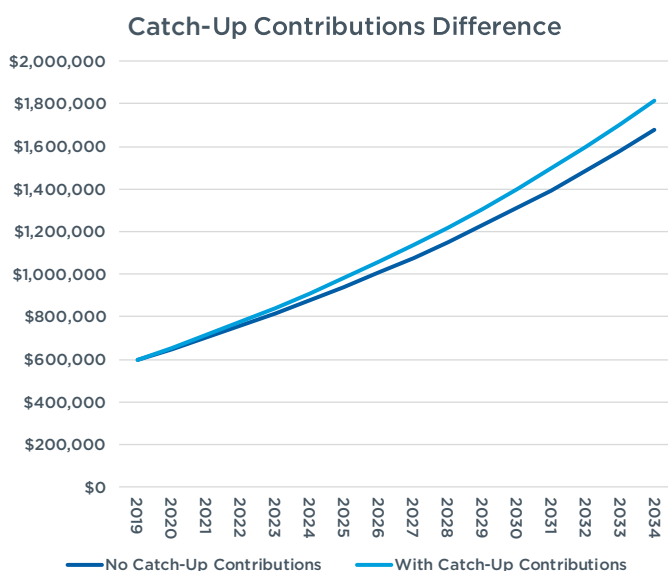


MAXIMIZE RETIREMENT SAVINGS WITH CATCH-UP CONTRIBUTIONS

As you are planning for your retirement, it's important to save early and often. If you wish to maximize your 401(k), IRA or other retirement accounts' earning potential, you may wish to contribute to these accounts at the highest level permitted by the IRS. Provided below are 2021 contribution limits for individuals who are not yet age 50, as well as limits for those age 50 and older who are eligible to make catch-up contributions.

Retirement Savings Vehicle	2021 limit per year, under age 50	2021 limit per year, age 50 or older
Traditional IRA	\$6,000	\$6,000 + \$1,000 = \$7,000
Roth IRA	\$6,000	\$6,000 + \$1,000 = \$7,000
401(k)	\$19,500	\$19,500 + \$6,500 = \$26,000
SIMPLE 401(k)	\$13,500	\$13,500 + \$3,000 = \$16,500
403(b)	\$19,500	\$19,500 + \$6,500 = \$26,000
457(b)	\$19,500	\$19,500 + \$6,500 = \$26,000



Please note, to be eligible for catch-up contributions, there is no other requirement than to have reached age 50 or older. And, even when contributed later in one's career, catch-up contributions can have a large impact on retirement savings, as illustrated in the table to the left.

As illustrated, based on an annual return of 5%, there is an additional \$135,945 in gain in this example Traditional IRA by the individual who made catch-up contributions beginning at age 50 versus the individual who did not.* Making catch-up contributions can make a big difference.

For additional assistance with your retirement planning needs, please contact your wealth advisor.

Sources:

Mariner Wealth Advisors

["Retirement Topics-Catch-Up Contributions,"](#) irs.gov

This article is limited to the dissemination of general information pertaining to Mariner Wealth Advisors' investment advisory services and general economic market conditions. The views expressed are for commentary purposes only and do not take into account any individual personal, financial, or tax considerations. As such, the information contained herein is not intended to be personal legal, investment or tax advice or a solicitation to buy or sell any security or engage in a particular investment strategy. Nothing herein should be relied upon as such, and there is no guarantee that any claims made will come to pass. Any opinions and forecasts contained herein are based on information and sources of information deemed to be reliable, but Mariner Wealth Advisors does not warrant the accuracy of the information that this opinion and forecast is based upon. You should note that the materials are provided "as is" without any express or implied warranties. Opinions expressed are subject to change without notice and are not intended as investment advice or to predict future performance. Past performance does not guarantee future results. Consult your financial professional before making any investment decision.

*The hypothetical information contained herein should not be construed as personalized investment, legal, tax or insurance advice and should not be considered as a solicitation to buy or sell any security or engage in any particular investment strategy.

Mariner Wealth Advisors ("MWA"), is an SEC registered investment adviser with its principal place of business in the State of Kansas. Registration of an investment adviser does not imply a certain level of skill or training. MWA is in compliance with the current notice filing requirements imposed upon registered investment advisers by those states in which MWA maintains clients. MWA may only transact business in those states in which it is notice filed or qualifies for an exemption or exclusion from notice filing requirements. Any subsequent, direct communication by MWA with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For additional information about MWA, including fees and services, please contact MWA or refer to the Investment Adviser Public Disclosure website (www.adviserinfo.sec.gov). Please read the disclosure statement carefully before you invest or send money.