

A Year of Insights: Our Most Popular Blog Posts of 2023

As we wrap up the year, let's look back at six of our most popular articles. A quick review of these hot topics can arm you with knowledge as you start 2024.

Our Insights blog series is intended to be a useful resource to help you stay on top of the latest trends and strategies. We hope the “action items” in each article have sparked ideas to build your business and serve your clients. In preparation for the new year, we invite you to review a few of this past year's most popular blog posts:

- [Proposed RMD Regulations: Trusts Get Some Good News](#)

Do you have clients with an Individual Retirement Account or qualified account that names a trust as the beneficiary? The proposed regulations for post-death distributions from qualified accounts after the SECURE Act offer some positive news.

- [SECURE Act 2.0—Finally](#)

SECURE Act 2.0 was signed into law on December 29, 2022, and contained many provisions that affected the retirement-planning landscape. This article lists the many provisions set to take effect in 2023.

- [IRS Continues Relief for Beneficiaries of IRAs](#)

Proposed regulations for the SECURE Act 1.0 brought good news for beneficiaries, but they continued to cause confusion. This breakdown of IRS Notice 2023-54 outlines two client groups that may need guidance: clients with IRA accounts inherited on or after 1/1/20 and clients who turned 72 in 2023.

- [Do You Know Your Clients' Retirement-Income Styles?](#)

We all want to do our best for clients, but how do we know what that means? Finding the appropriate retirement-planning approach to complement each client's style can be complex. However, it also can be worth your time, as it may help cultivate trust and confidence.

- [Retirement Contributions in 2023](#)

Our annual update outlining new contribution limits and associated opportunities for clients to save for retirement is always popular. Be on the lookout for the publication of the 2024 limits.

- [Annuitizing a Traditional IRA](#)

Traditional IRAs are “spend-down” accounts and may be a great source of lifetime income. Here's how you can help clients determine if annuitizing some—or all—of their IRA assets is a good option for them.

Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company or Pacific Life & Annuity Company. In New York, insurance products are only issued by Pacific Life & Annuity Company. Product/material availability and features may vary by state

**No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency**

Best Wishes for the New Year!

Our goal for 2024 is to continue to support you and your practice. Did you know we regularly release new and updated Insights blog posts to the Retirement Strategies Blog section of our [Annuities website](#)? Be sure to check back frequently for trending and relevant topics to help you strengthen conversations with clients and provide you with relevant actionable steps to grow your business.

ACTIONS YOU CAN TAKE RIGHT NOW

- Review our latest Insight blog posts in our [Retirement Strategies Blog](#) webpage.
- Visit the [Calculators](#) section for additional tools to help your practice.
- Reach out to the [Retirement Strategies Group](#) for help with your toughest cases.

Additional Resources and Links

[2024 Federal Tax Amounts and Limits](#)

[A Year of Insights: Reviewing our Most Popular Blog Posts of 2022](#)

[Practice Management Resources](#)

For more information about retirement planning,
please contact our Retirement Strategies Group at
RSG@PacificLife.com or (800) 722-2333, ext. 3939.

PacificLife.com

This material is provided for informational purposes only and should not be construed as investment, tax, or legal advice. Information is based on current laws, which are subject to change at any time. Clients should consult with their accounting or tax professionals for guidance regarding their specific financial situations.

Pacific Life refers to Pacific Life Insurance Company and its affiliates, including Pacific Life & Annuity Company. Insurance products are issued by Pacific Life Insurance Company in all states except New York and in New York by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

VLQ3301-0124W

This material is educational and intended for an audience with financial services knowledge.

2 of 2



THE OFFICIAL SPONSOR
OF RETIREMENT™