



A Year of Insights: Our Five Most-Popular Blog Articles of 2025

With a new year underway, you may want to revisit our most-popular blog posts from the past year. These hot topics can help position you for a strong start in 2026.

Our Insights blog articles can be a useful resource to help you stay on top of the latest trends and changes in the retirement-planning space. 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 the most-popular blog articles from 2025.

1. The One Big Beautiful Bill Act (OBBA) on Social Security Taxes: A Deduction—Not a Repeal

The OBBBA represents a major tax overhaul that will prompt many clients to revisit their current tax-planning strategies. This article clarifies the common misunderstanding that this new tax deduction will eliminate taxes on Social Security retirement benefits.

2. RMD Changes for Designated Beneficiaries in 2025

The final regulations regarding required minimum distributions (RMDs) for designated beneficiaries mean that certain beneficiaries who haven't been taking RMDs will have to start. This article summarizes the impact of the changes and presents a hypothetical example.

3. Social Security Fairness Act Signed Into Law

The Social Security Fairness Act was signed into law in January 2025. The article covers how this legislation allows certain types of workers—such as firefighters, police, and spouses or surviving spouses—to receive both their pension and Social Security retirement benefits.

4. Some Factors to Consider When Clients Choose a Guaranteed Minimum Withdrawal Benefit

For some clients, protected lifetime income is important, but so is growth potential. Today's variable annuities may offer guaranteed minimum withdrawal benefits, but they are not all alike. This article discusses a few factors to consider in making a choice.

5. One Big Beautiful Bill Act: Key Provisions

The One Big Beautiful Bill Act (OBBA) makes permanent the Tax Cuts and Jobs Act tax brackets and higher standard deduction. It also temporarily increases the state and local tax (SALT) deduction with a phase-out for high earners. The article outlines the key provisions of the Act.

Best Wishes for the New Year!

As always, our goal is to support your practice. We regularly add new and updated Insights to our blog on the Retirement Strategies section of our [Annuities website](#). Checking back frequently for trending and new topics may help you strengthen conversations with clients and provide actionable steps to help grow your business.

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ACTIONS YOU CAN TAKE RIGHT NOW

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

Additional Resources and Links

[2026 Federal Tax Amounts and Limits](#)

[Practice Management](#)

For more information about retirement planning,
please contact our Retirement Strategies Group at
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