

A YEAR OF INSIGHT: REVIEWING OUR MOST POPULAR BLOG POSTS OF 2022

The year is almost over, so we're counting down the top-10 most-read articles of 2022.

We're proud to have spent 2022 providing valuable resources that helped you stay on top of the latest financial information you need to guide clients and build your businesses. As you prepare for the new year, we invite you to review 10 of last year's most popular blog posts—which include educational information and industry updates that have proven most useful to financial professionals.

[10. Build Your Practice with the “Lifetime Income Conversation”](#)

Research continues to show high demand for products such as annuities—that provide protected income, but many financial professionals underestimate the depth of consumer interest. Strategies for lifetime income can help you start the conversation with clients about the features of annuities.

[9. Buckets for Bears—Annuities Can Help](#)

In a rising-rate environment, clients using the bucket strategy may avoid investing their “first bucket” funds as they wait for a better deal. This blog post outlines how annuities could offer an appealing alternative for some clients.

[8. Ages and Stages](#)

After decades of working and saving, clients are finally preparing to pursue their retirement goals doing more of what they love—but they also may be experiencing lingering anxiety about the many unknowns that accompany retirement. You can help by communicating the important age stages and deadlines your clients need to know to maximize their benefits and prevent costly missed opportunities.

[7. Early Retirement a Concern? Recent SEPP Change Can Help](#)

On January 18, 2022, the IRS released [Notice 2022-6](#), which replaces the guidance in Revenue Ruling 2002-62 and Notice 2004-15 for any series of payments beginning on or after January 1, 2023. Here's how a key aspect of Notice 2022-6—a change in two of the calculation methods for substantially equal periodic payments—could benefit retirees in 2022.

[6. Inflation and Retirement: How Retirees Can Help Control Purchasing Power](#)

Inflation has always been a concern for soon-to-be retirees. But, now, with inflation the highest it's been in nearly 40 years, clients' anxiety may be particularly high. The tips in this article can help retirees avert this enemy of purchasing power.

[5. Proposed RMD Regulations: Key Points to Planning](#)

The proposed regulations for post-death required minimum distributions (RMDs) from qualified accounts were published in mid-2022. This article aims to help financial professionals plan ahead to improve their clients' options once the regulations are final.

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[4. 2022 Retirement Contribution Limits](#)

The retirement contribution limits for many savings plans changed in 2022. The tips in this article help illuminate new opportunities for clients to maximize retirement savings during their accumulation years.

[3. New Year! New Contribution Limits!](#)

The tables covering the Internal Revenue Service cost-of-living adjustment and increases to contribution limits for IRAs and qualified plans were a useful tool for clients looking to focus on retirement-saving in 2022.

[2. New IRS Mortality Table Means an “RMD Checkup” Is Due in 2022](#)

The IRS released a new mortality table in 2022. We’re living longer, which means required minimum distributions (RMDs) will be smaller, allowing qualified retirement accounts to last longer. The questions in this post can help you conduct an “RMD Checkup” with clients affected by these changes.

[1. Insuring Investments in a Time of Crisis](#)

Retirement and the market may generate anxiety for some, and recent global events may increase that uncertainty. This article explains ways that clients can protect themselves against market downturns with the features a variable annuity provides.

We regularly release new and updated blog posts to the [Retirement Strategies Blog](#), so be sure to check back frequently for trending and relevant topics to help you strengthen client conversations and relationships.

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

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VLC2809-1222W

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