



## A Year of Insights: Reviewing Our Five Most Popular Blog Posts of 2024

Let's start the new year by taking a moment to look back at five of our most popular blog articles. These hot topics can help position you for a strong start in 2025.

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 posts from 2024.

### 1. [Annuitizing a Traditional IRA](#)

Traditional IRAs are "spend-down" accounts and may be a good source of lifetime income. How can you help clients determine if annuitizing some—or all—IRA assets is a good option for them?

### 2. [Final Regulations for IRAs Inherited Under the SECURE Act 1.0 Are Here](#)

Designated beneficiaries of inherited IRAs will not be penalized for not taking distributions in prior years. However, beginning in 2025, if the owner died on or after the required beginning date, designated beneficiaries with inherited IRAs will be required to take annual distributions. This applies to accounts inherited on or after 1/1/20.

### 3. [Required Minimum Distribution Changes: What You Need To Know](#)

Do you know when your clients must satisfy required minimum distributions from their retirement accounts? With the many legislative changes and IRS notices regarding these distributions, now is a great time to review the current and upcoming changes pertaining to RMDs.

### 4. [Key Action Checklist for Widows and Widowers](#)

Losing a spouse is emotionally draining and deeply traumatic. You can help your widowed clients manage some of the financial matters and reduce pressure by offering easy-to-follow guidance. This checklist can get you started.

### 5. [A Lifetime of Work Deserves a Lifetime of Income](#)

On Labor Day, we celebrate the achievements of the diverse workforce in the United States. As a financial professional, you can help your clients transform their years of work into a plan for lifelong income.

### Best Wishes for the New Year!

Our goal for 2025 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 new topics to help you strengthen conversations with clients and provide you with relevant, actionable steps to help grow your business.

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#### ACTIONS YOU CAN TAKE RIGHT NOW

- Review our latest Insights blog posts 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

[2025 Federal Tax Amounts and Limits](#)

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[Practice Management](#)

For more information about retirement planning,  
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