



# 2025 ADVANCED SALES FORUM

*Explore, Inquire, Innovate*

## Decoding the IRA Beneficiary Maze: Industry Insights on SECURE Act Changes and Strategies



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# *Highlights of Final SECURE Act Regulations*

What are the most significant changes introduced in the July 2024 final SECURE Act regulations?

Can you explain the IRS's stance on the 10-Year Rule and annual RMDs for non-eligible designated beneficiaries?



What are the implications for  
beneficiaries who missed RMDs between  
2021 and 2024?

How should advisors adjust their planning strategies in light of these finalized rules?



**Which of the following is considered an Eligible Designated Beneficiary (EDB) under the SECURE Act?**



# *Trusts as IRA Beneficiaries*

What are the key considerations when naming a trust as an IRA beneficiary under the SECURE Act?

How do the final regulations affect the treatment of see-through trusts?

Explain the three tiers of beneficiaries and accumulation versus conduit trust analysis.

What are some common pitfalls or misconceptions advisors should be aware of when using trusts as beneficiaries?

Are there specific trust structures that work better under the new rules?



**Which type of trust allows RMDs to flow directly to the trust beneficiaries annually?**





**Trusts named as IRA beneficiaries always receive the same tax treatment as individual beneficiaries.**



**A client designates an accumulation trust as the beneficiary of their IRA. Within the trust, the spouse is named the primary (Tier 1) beneficiary, and a charity is listed as contingent (Tier 2) beneficiary. How will the IRA be distributed to the trust?**

# *Successor Beneficiary Scenarios*

How do the final regulations address successor beneficiaries, especially when the original beneficiary dies before the 10-year period ends?

Can you walk us through a few common successor beneficiary scenarios and how the rules apply?

How should advisors document and communicate these rules to clients and their heirs?





**If a non-eligible designated beneficiary dies during the 10-year payout period, how long does the successor beneficiary have to deplete the account?**



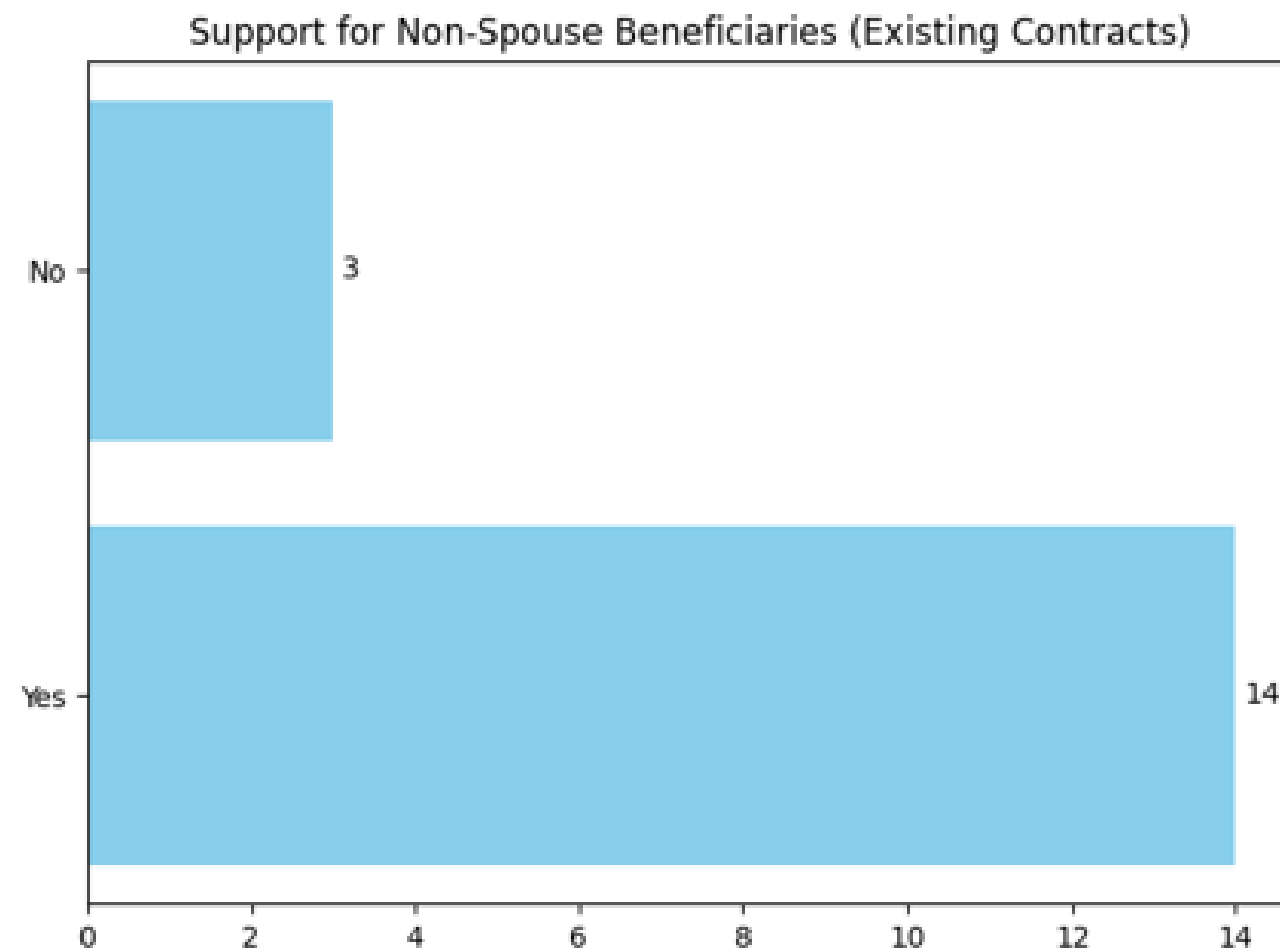
**Successor beneficiaries can stretch distributions over their own life expectancy if the original beneficiary was an EDB.**

# *Annuity Carrier Trends with Inherited IRAs*

What trends are you seeing among annuity carriers in response to the SECURE Act's impact on inherited IRAs?

# Annuity Carrier Trends with Inherited IRAs

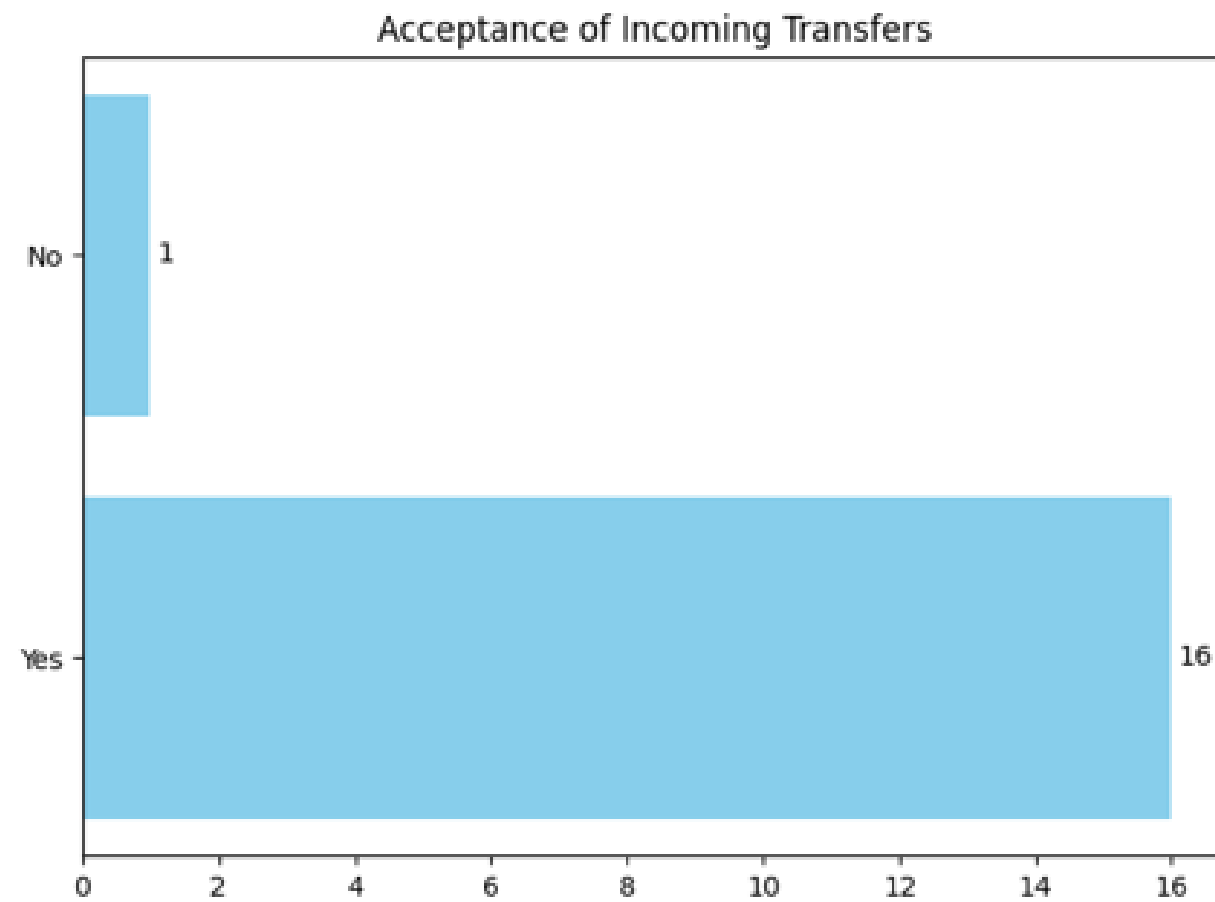
## Support for Non-Spouse Beneficiaries (Existing Contracts)



14 carriers support non-spouse inherited IRAs on existing contracts; 3 do not.

# Annuity Carrier Trends with Inherited IRAs

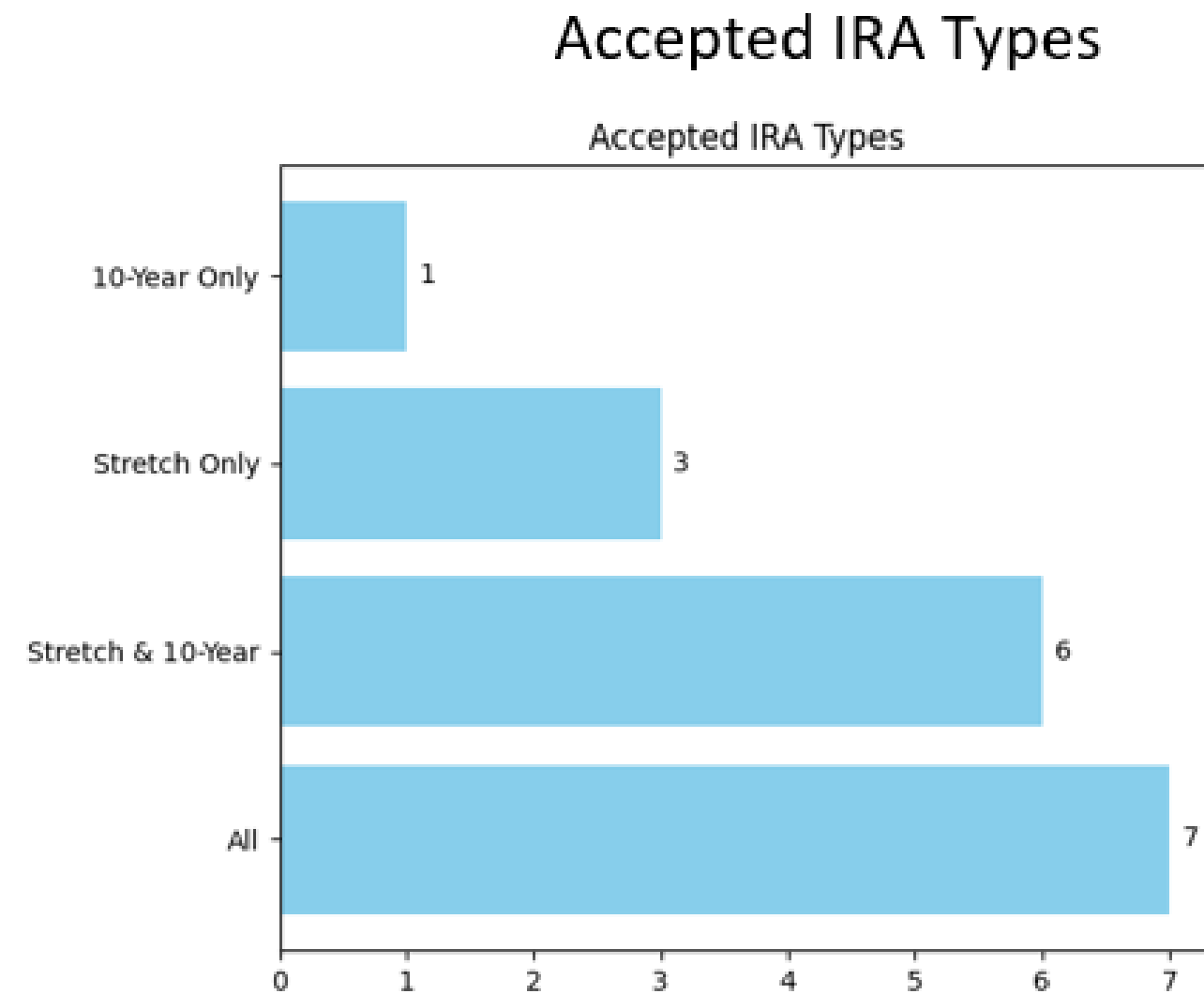
## Acceptance of Incoming Transfers



16 carriers accept incoming non-spouse inherited IRA transfers; 1 does not.



# Annuity Carrier Trends with Inherited IRAs

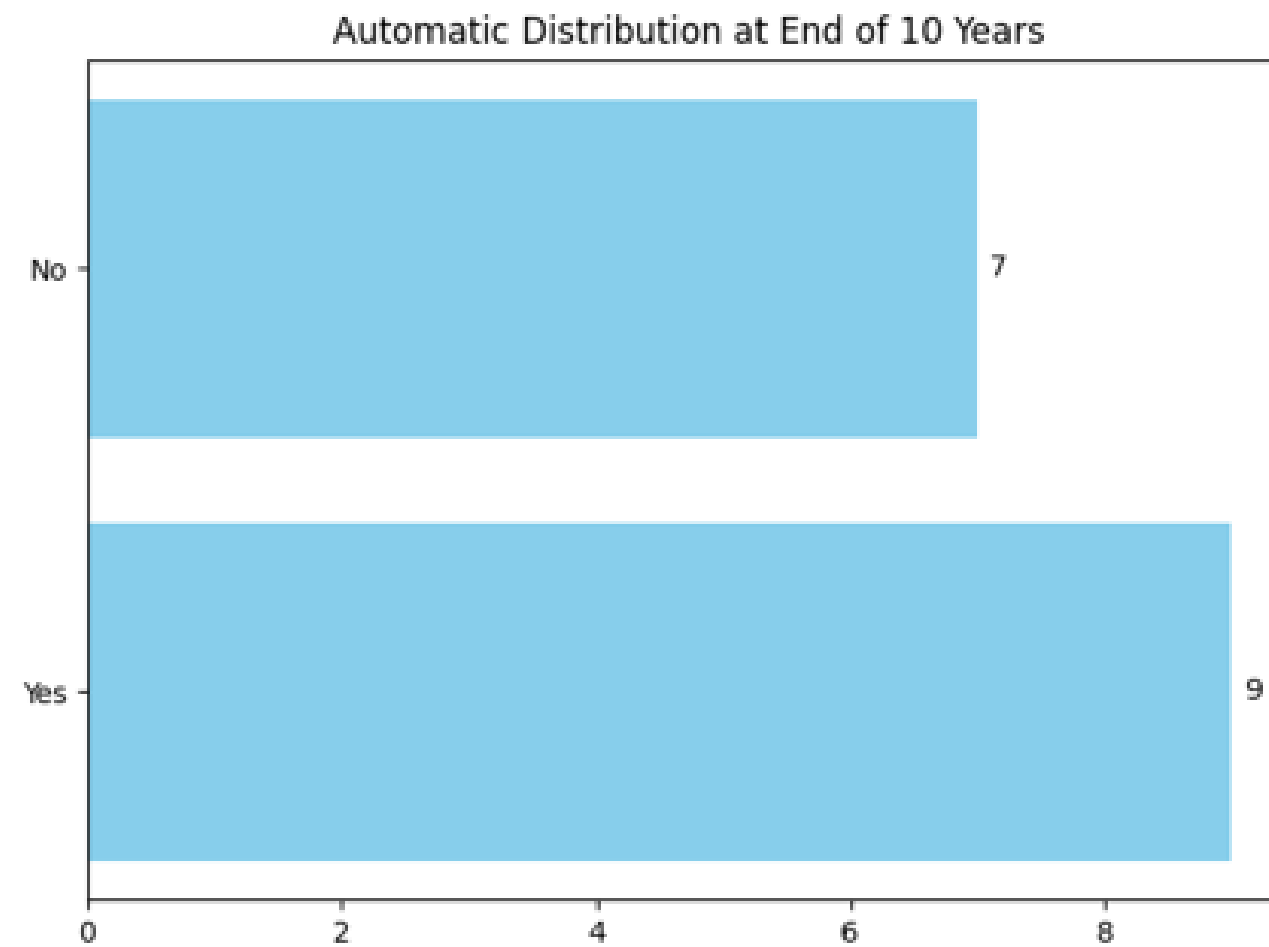


Carriers accept various IRA types including Stretch, 10-Year, and 5-Year.

How are carriers handling RMD calculations and distributions for inherited annuities?

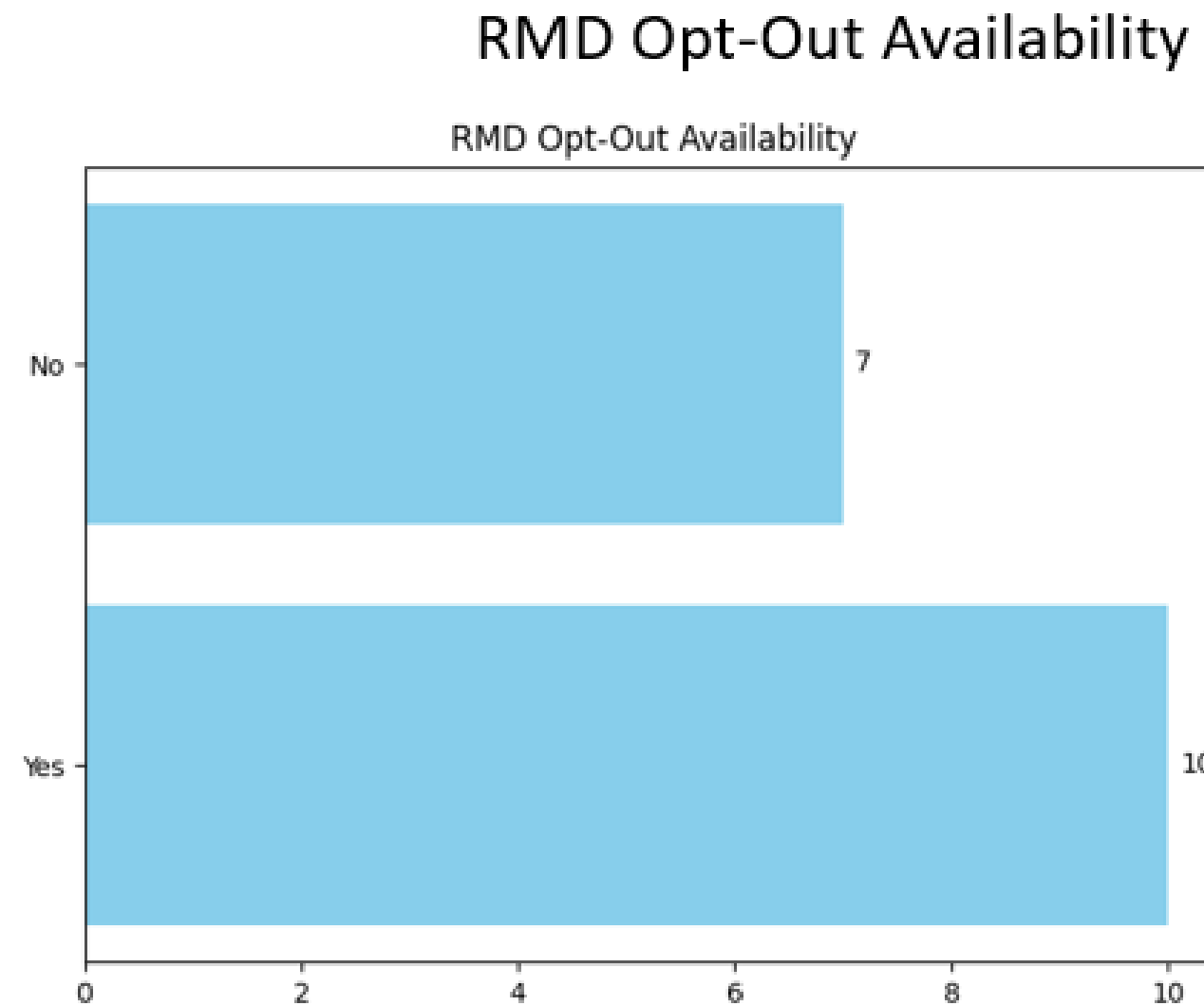
# Annuity Carrier Trends with Inherited IRAs

## Automatic Distribution at End of 10 Years



9 carriers automatically distribute or surrender the balance; 7 do not.

# Annuity Carrier Trends with Inherited IRAs

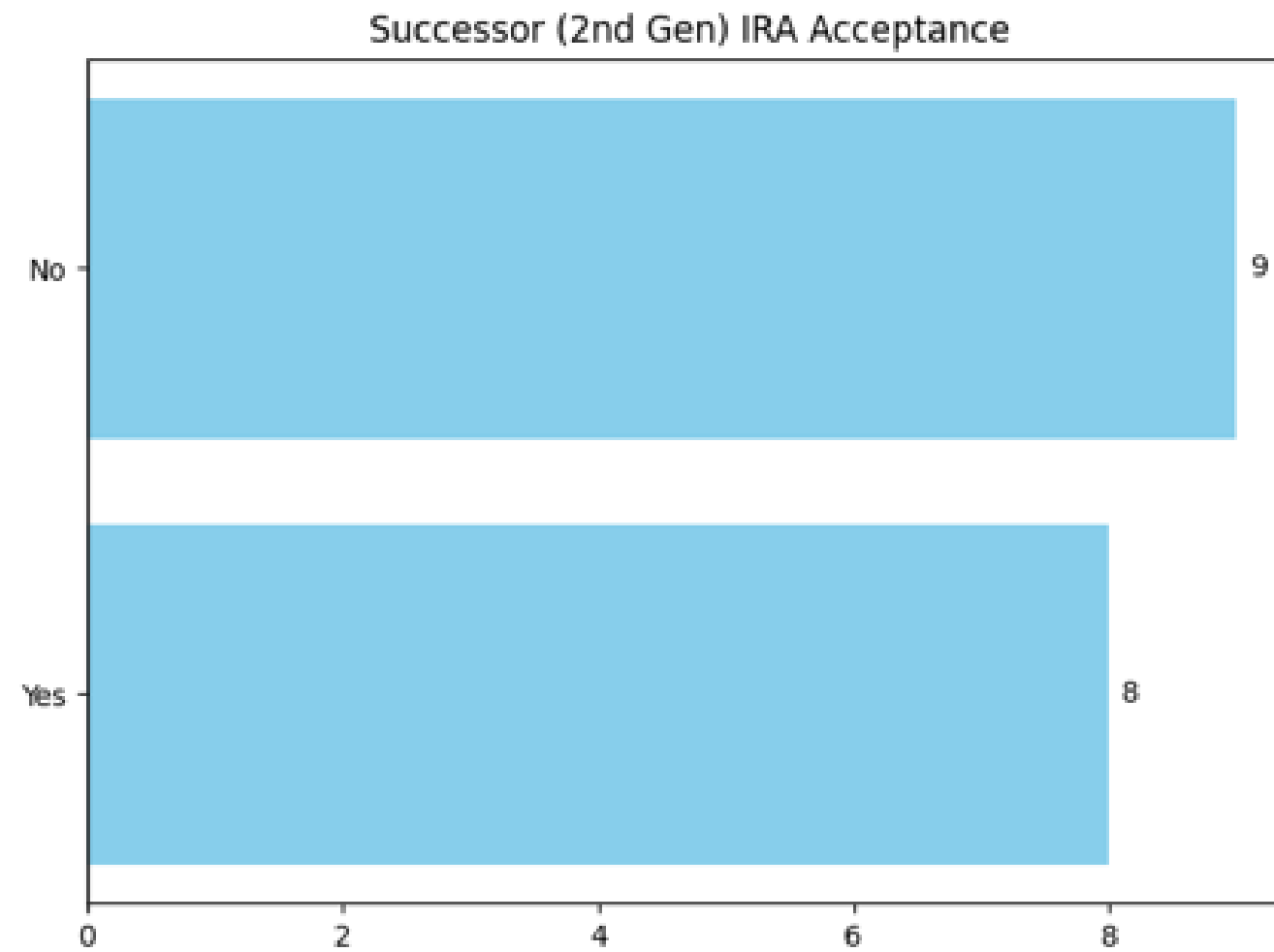


10 carriers allow beneficiaries to opt out of RMD programs; 7 do not.

Are there product innovations or features being introduced to address the 10-Year Rule?

# Annuity Carrier Trends with Inherited IRAs

## Successor (2nd Gen) IRA Acceptance



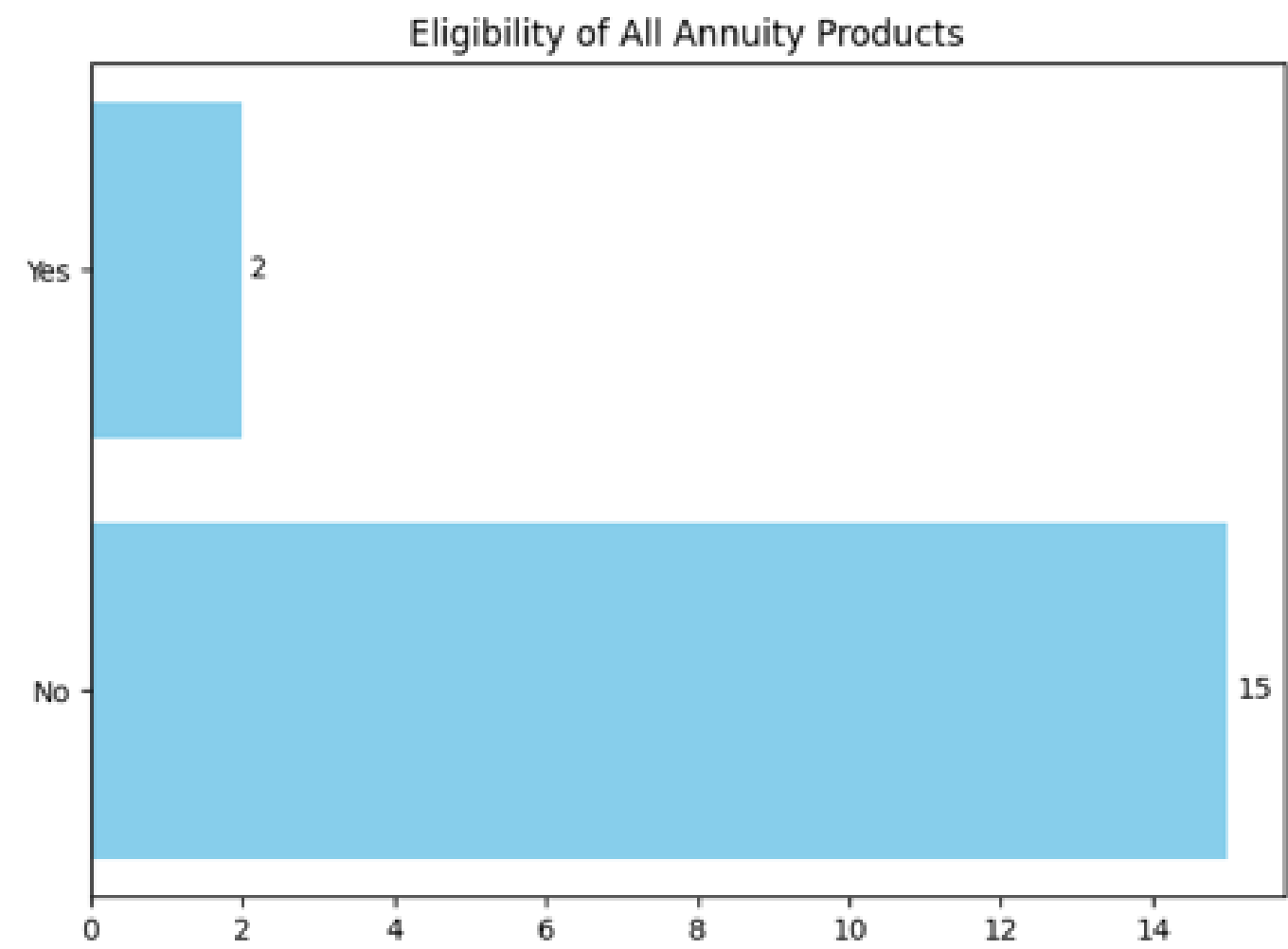
8 carriers accept successor IRAs; 9 do not.



What should advisors look for when evaluating annuity products for clients who may inherit IRAs?

# Annuity Carrier Trends with Inherited IRAs

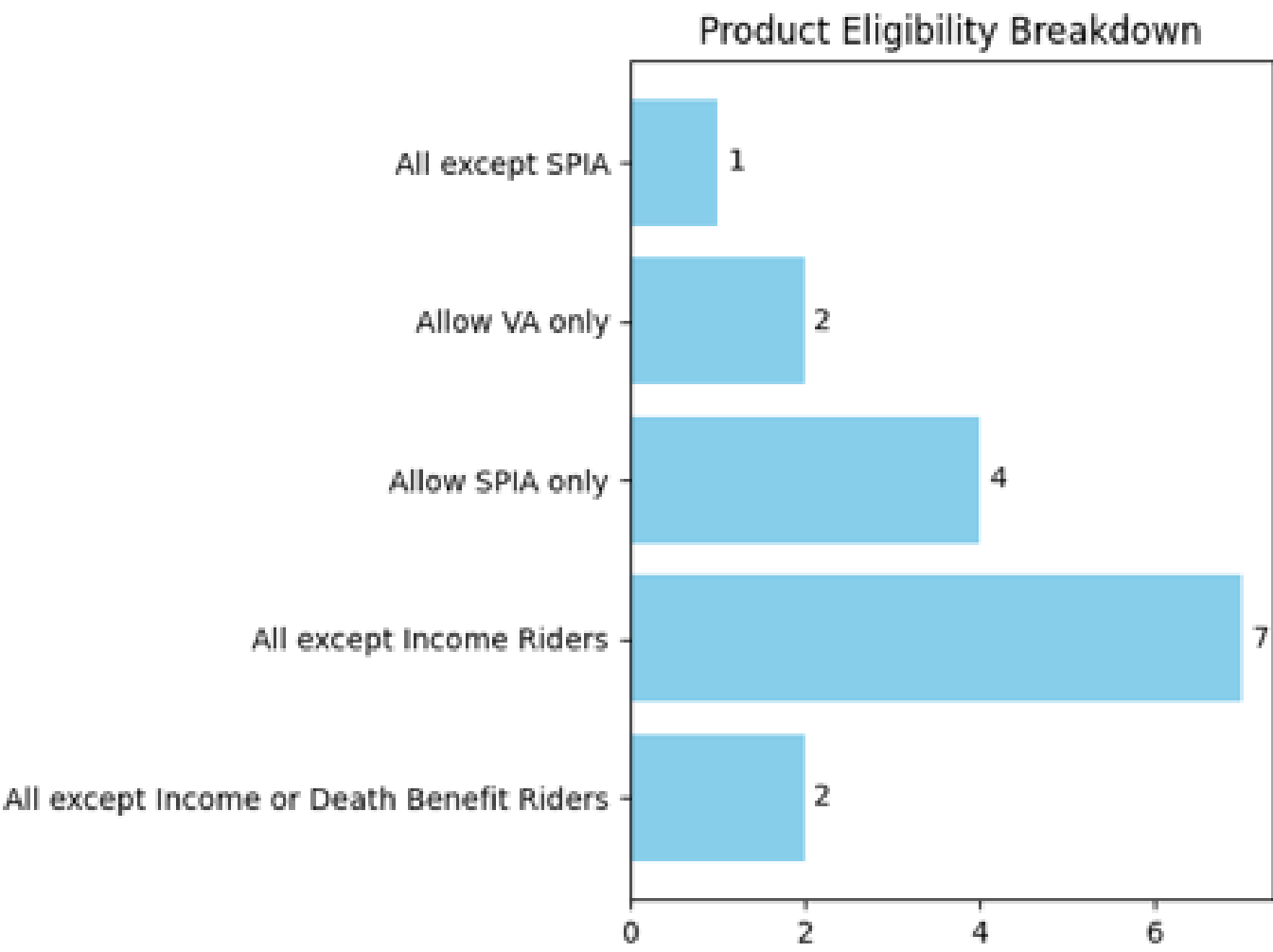
Eligibility of All Annuity Products



Only 2 carriers allow all annuity products; 15 have restrictions.

# Annuity Carrier Trends with Inherited IRAs

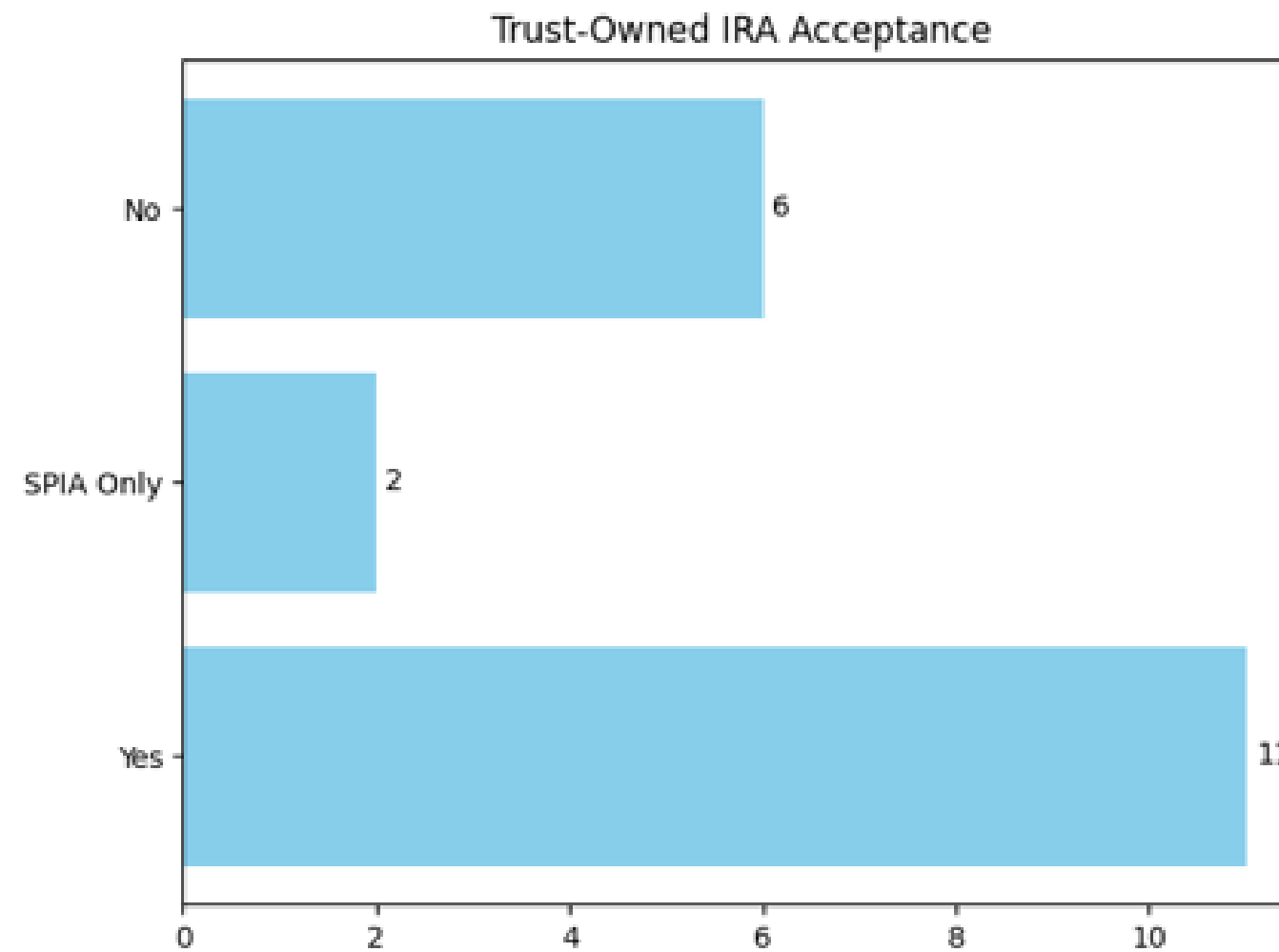
Product Eligibility Breakdown



Breakdown of product eligibility restrictions across carriers.

# Annuity Carrier Trends with Inherited IRAs

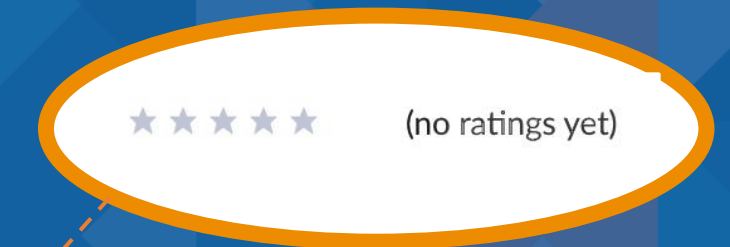
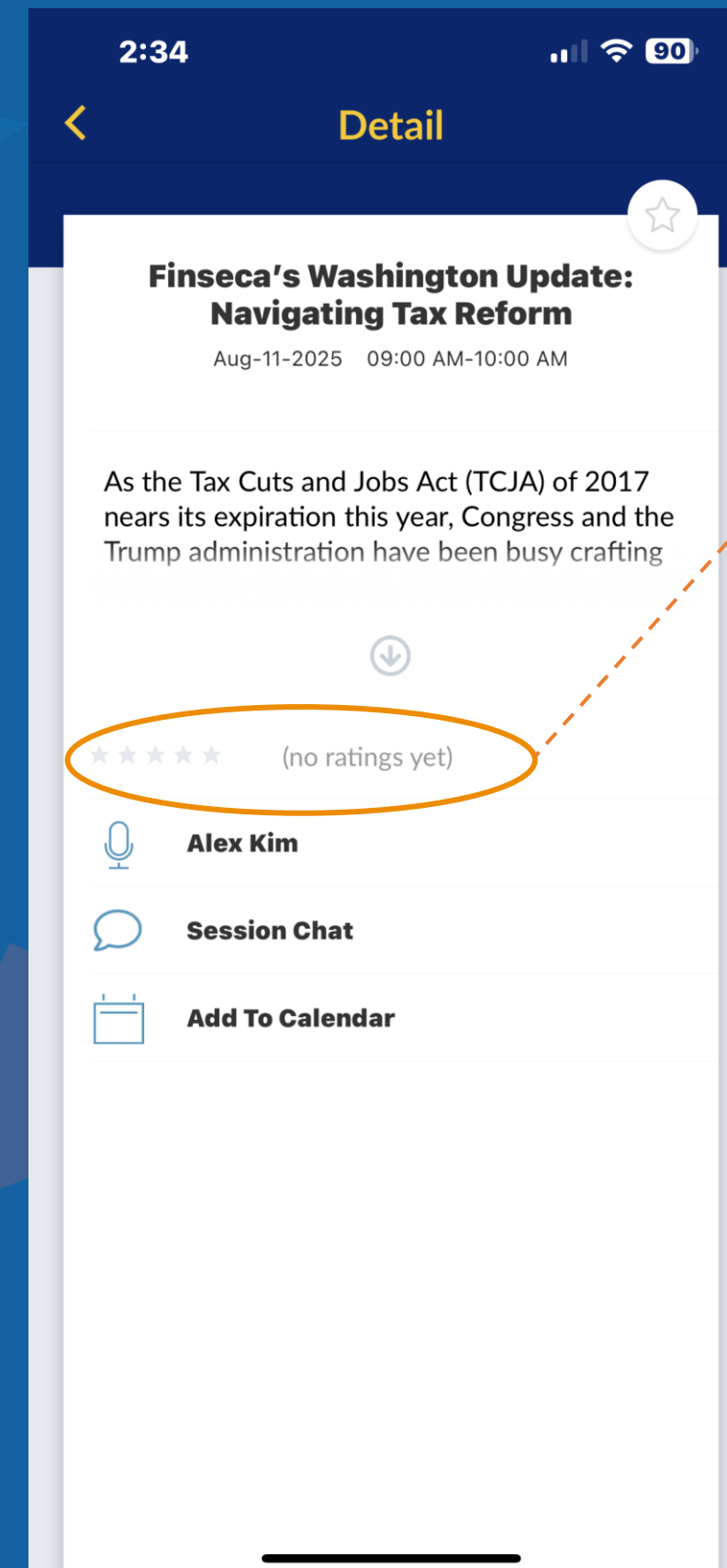
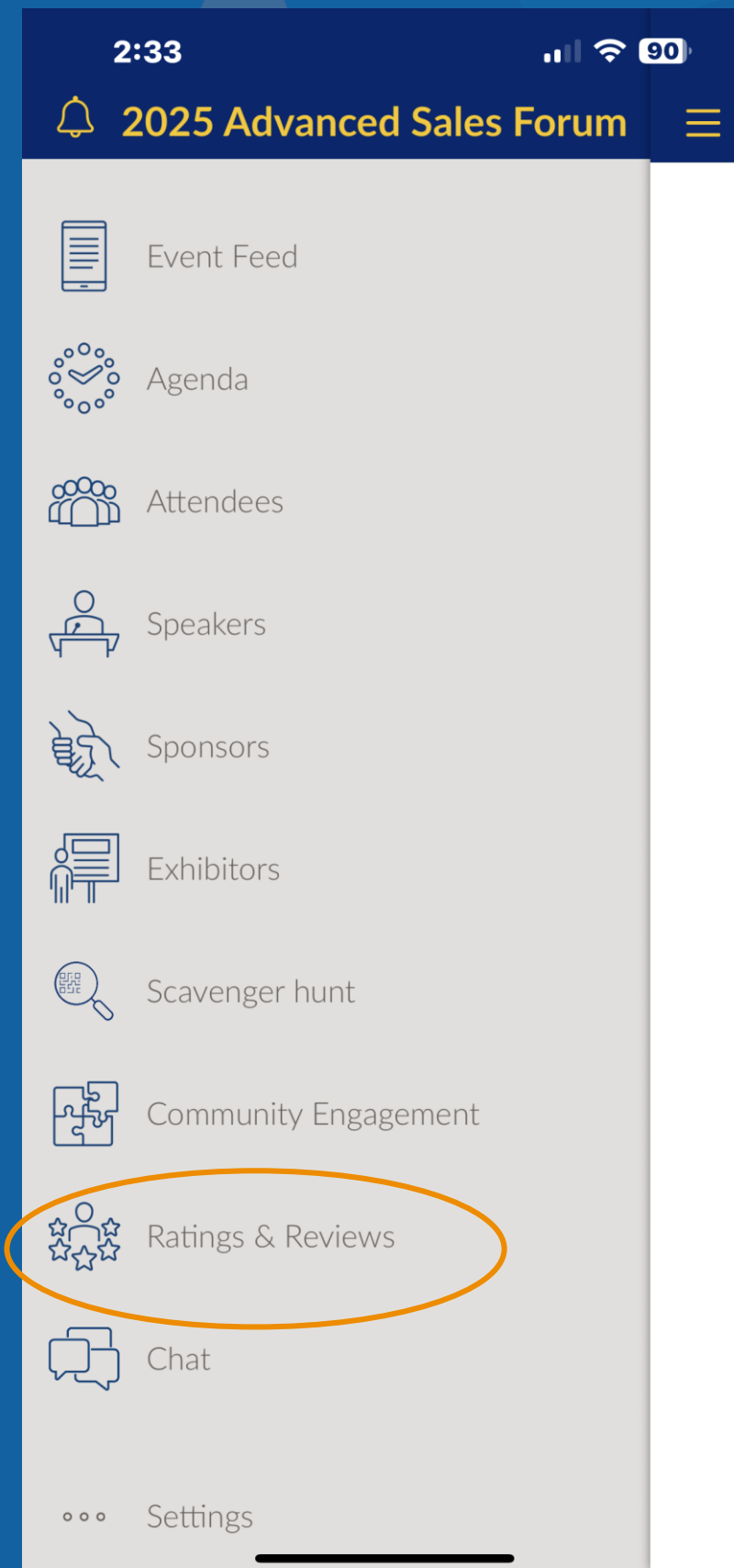
## Trust-Owned IRA Acceptance



11 carriers accept trust-owned IRAs; 6 do not. 2 carriers allow SPIA only.

How are carriers supporting advisors with compliance and education around these changes?

# Please Provide Your Feedback on the Conference App



# Thank You

