



SECURE 2.0 ACT OF 2022 (SECURE 2.0)

Client email template language

We're providing the following wording to you as template language you can leverage to reach out to clients regarding provisions of the new SECURE 2.0.

Subject line: Have you heard about the new legislative changes that could affect your retirement?

You may have heard that new legislation, the Consolidated Appropriations Act of 2023, passed which included the retirement bill, SECURE 2.0 Act of 2022 (SECURE 2.0).

While the effective dates for SECURE 2.0's provisions vary, it includes many changes for my retirement-focused clients. Here are just a few of the ways it may affect you:

- Increases to required minimum distribution (RMD) age, indexed increases to catch-up limits, with special provisions for older individuals, and increases for qualified charitable distributions (QCDs)
- More flexibility and options for Roth accounts, such as 529-to-Roth transfers
- More access to retirement plans for certain individuals and additional exceptions to the 10% early distributions penalty, including an exception to pay for long-term care premiums
- Qualified student loan payments treated as employee retirement contributions for employer matching purposes
- Automatic enrollment in employer-sponsored 401(k) and 403(b) plans for most employers
- Changes for self-employed retirement savers
- Reduced penalties and limits on certain IRS claims

Take a look at the attached summary of what is changing. I'm here to help you navigate these changes and their impact on your retirement strategies. Please give me a call so we can connect.

[Insert email signature block with contact info]

Financial professionals do not provide specific tax/legal advice and this information should not be considered as such. You should always consult your tax/legal advisor regarding your own specific tax/legal situation.

This language must be used with your compliance-approved email template including firm disclosure and branch address.

These materials are for informational and educational purposes only and are not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. Securian Financial Group, and its subsidiaries, have a financial interest in the sale of its products.

Insurance products are issued by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.

For financial professional use only. Not for use with the public. This material may not be reproduced in any form where it would be accessible to the general public.

Securian Financial Group, Inc.
[securian.com](https://www.securian.com)

400 Robert Street North, St. Paul, MN 55101-2098
©2023 Securian Financial Group, Inc. All rights reserved.

DOFU 1-2023
2655245