

# Serenity Wealth Management Shares Insights About Four Strategies That May Reduce Required Minimum Distributions

*The impact of Required Minimum Distributions (RMDs) on taxable income is becoming a growing concern.*

LONG BEACH, CA, UNITED STATES, April 11, 2025 /EINPresswire.com/ -- As more Americans enter retirement and begin drawing from their tax-deferred retirement accounts, the impact of Required Minimum Distributions (RMDs) on taxable income is becoming a growing concern. Financial professionals are now highlighting four [practical strategies](#) that could potentially help retirees reduce the tax burden associated with these mandatory withdrawals.



Below are four [key strategies](#) retirees may want to consider:

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With proper planning, there are actionable steps individuals can take to manage or even reduce the taxes they pay on these distributions.”

*Irina Hill*

## 1. Roth IRA Conversions

Converting traditional IRA funds to a Roth IRA can potentially help retirees avoid future RMDs altogether. Roth IRAs are not subject to RMD rules, and qualified withdrawals are tax-free. Gradually converting funds during lower-income years may help minimize the tax impact. [Serenity Wealth Management](#) emphasizes the importance of working with a professional to ensure tax efficiency.

## 2. Qualified Charitable Distributions (QCDs)

For those age 70½ and older, QCDs provide an opportunity to donate up to \$100,000 annually directly from an IRA to a qualified charity. These contributions can count toward the required minimum distribution and are excluded from taxable income—allowing the support for charitable causes while potentially reducing tax liability. It is important to consult with a tax or financial professional before including QCDs in future planning.

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### 3. Strategic Withdrawals Before RMD Age

Those over 59½ can take early, controlled withdrawals from tax-deferred accounts to reduce the size of future RMDs. This proactive strategy can help savers stay within lower tax brackets and avoid larger tax hits in later years. Withdrawing to fund tax-deductible expenses is one way to offset the tax consequences of these distributions.

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### 4. Adjusting Investment Allocations

How assets are allocated across retirement accounts can influence the size of future RMDs. Placing conservative investments in traditional IRAs and growth-focused assets in Roth IRAs or taxable accounts may help manage RMD-related tax exposure while supporting overall financial goals.

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“These strategies are not one-size-fits-all,” said Hill. “Each person’s financial situation is unique, and it’s important to consider factors such as income, expenses, charitable goals, and tax brackets. Working with a qualified fiduciary advisor can make a significant difference in the long-term outcome.”

For more information or to schedule an interview with a retirement planning expert, please contact Irina Hill at [irina@serenitywealthmanagement.com](mailto:irina@serenitywealthmanagement.com) or (310) 467-2277.



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Serenity Wealth Management Logo

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## About Serenity Wealth Management

Serenity Wealth Management is committed to helping individuals and families navigate the complexities of financial planning and retirement. With a team of experienced advisors and a focus on personalized, holistic, fiduciary guidance, Serenity Wealth Management empowers clients to make informed decisions that support long-term financial health.

About Irina Hill, Investor Advisor Representative, Insurance Agent, CPA, MBA, Realtor, Seniors Real Estate Specialist

Irina always dreamed about changing the world and making it a happier place. She started her professional life as a Professor of English. After moving to the United States in 1999, Irina transitioned into the financial industry. After a successful 18-year-long CPA career, Irina realized that Serenity Wealth Management is the place where she can connect with people and make a real difference in their lives.

The key is in combining Irina's creativity, extensive financial knowledge, and desire to educate with her dreams of a happy world. At Serenity Wealth Management, she can make a true impact on each individual's financial well-being.

As a CPA and MBA, Irina brings to the table tax and financial planning skills. Focused on giving clients the smoothest transition into retirement, Irina extended her expertise in real estate. As a Realtor, she helps clients plan their real estate planning needs in retirement.

With Irina's background in finance, investments, planning, and real estate, she makes sure Serenity Wealth Management is setting up for the clients a well-rounded, all-inclusive financial path to a better future and financial serenity.

When Irina is not taking care of her clients, she is in the gym, exploring the world with her husband Curtis, or playing with their dog Lucy. Both Curtis and Irina are dogoholics.

Curtis Hill and Irina Hill provide insurance services through Serenity Wealth Management. Investment advisory services are offered through a separate entity,

Portfolio Medics, LLC a registered investment advisor. Serenity Wealth Management and Portfolio Medics, LLC are not affiliated. CA Insurance License for Curtis Hill 0B50660, for Irina Hill 4294529

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