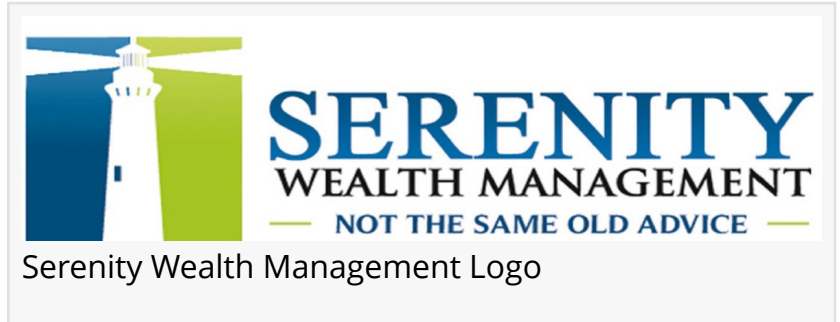


Serenity Wealth Management Explores Cases When a Trust Should Be a Beneficiary of an IRA

Although there is usually no reason to name a trust as an IRA beneficiary, there are exceptions to this rule.

LONG BEACH, CA, UNITED STATES, June 27, 2025 /EINPresswire.com/ -- [Serenity Wealth Management](#), a prominent independent fiduciary advisory firm,

points out that more often than not, there is no reason to name a trust as a beneficiary of an IRA account; however, sometimes there are exceptions.



Serenity Wealth Management Logo

- **Minor Beneficiaries**: When minors are named directly on an IRA, legal complications arise since they cannot legally manage these funds. Trusts facilitate structured management, safeguarding the interests of younger beneficiaries until they reach maturity.

“

We see ourselves as educators and partners in our clients' financial journey.”

Irina Hill

- **Special Needs Beneficiaries**: Crediting a thoughtfully designed trust can help protect the rights and benefits of special needs individuals, thereby maintaining vital

government support systems when inheriting IRA funds. A special needs trust drafted to comply with the SECURE and SECURE 2.0 rules can still allow payments to be paid out over the life expectancy of the special needs beneficiary.

- **Substance Abuse**: By employing trusts as a control tool, clients can ensure their hard-earned savings do not inadvertently fuel a beneficiary's bad habits.

- **Vulnerable Beneficiaries**: Trusts act as a preventive measure against potential exploitation by scammers targeting financially naive heirs.

- **Potential Divorce**: In situations where clients have concerns about their children's marriages, trusts can prevent unintended wealth redistribution following divorce.

- **** Protection from Creditors****: Given that inherited IRAs offer limited federal protection against creditors, placing the inheritance within a trust provides an additional layer of security, especially against unforeseen financial challenges.

Serenity Wealth Management does not offer legal advice. If you think that you might be facing the circumstances described above, please consult a legal professional.

With the complex landscape of retirement planning, Serenity Wealth Management encourages individuals with questions or concerns regarding their retirement prospects to reach out to discuss strategies tailored to their specific needs and get answers to any pressing questions.

****Serenity Wealth Management's Approach****

Serenity Wealth Management distinguishes itself with its "Not the Same Old Advice" approach, emphasizing transparent, client-centric strategies. "Our mission," Curtis Hill explains, "is to go beyond conventional strategies and present clients with innovative solutions tailored to their unique life goals." Irina Hill adds, "We see ourselves as educators and partners in their financial journey. Our obligation is to ensure clients are aware of all potential avenues to protect and grow their assets."

For personalized guidance and to explore detail-oriented retirement solutions, contact:

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[About Serenity Wealth Management](#)

Serenity Wealth Management is an independent fiduciary financial advisory firm. Guided by its founders' expertise, the firm offers comprehensive, holistic financial planning that integrates investments, insurance solutions, and innovative retirement strategies. Their commitment is to provide education, foster trust, and ensure goals are met with exceptional service.

Disclaimer:

ThCurtis 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. Serenity Wealth Management and Rodeo Realty are not affiliated. California Insurance License # 0B50660 and # 4294529is press release is not intended as financial, legal, or tax advice. Please consult a financial professional for your unique needs.

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