

Serenity Wealth Management Sheds Light on IRMAA: The New Angle for Retirement Planning

IRMAA is not a tax; it is an income-related surcharge that is adjusted annually. How do you safeguard your retirement from these surcharges?

LONG BEACH, CA, UNITED STATES, June 27, 2025 /EINPresswire.com/ -- [Serenity Wealth Management](https://www.serenitywealthmanagement.com), an esteemed independent financial advisory firm co-led by Curtis Hill, CFP®, and Irina Hill, CPA, MBA, points out the pressing issues surrounding the Income-Related Monthly Adjustment Amount (IRMAA). As a financial watchdog influencing higher-income earners, IRMAA's impact on retirement planning cannot be underestimated.

In an economy where financial planning intricacies are omnipresent, Serenity Wealth Management extends its service to the community by addressing factors like IRMAA that significantly affect spendable income during retirement. With strategic planning approaches and innovative retirement solutions, Curtis and Irina Hill offer personalized advice rooted in knowledge, empathy, and a clear understanding of legislative and tax policies that influence client portfolios.

IRMAA, an adjustment to Medicare Part B and Part D premiums, is similar to a tax impacting retirees whose Modified Adjusted Gross Income (MAGI) surpasses specific thresholds. As healthcare costs rise and legislative changes loom, navigating the challenges posed by IRMAA is crucial for effective retirement planning.



Serenity Wealth Management Logo



Who Is IRMAA and Why Don't We Like Her?

Understanding IRMAA

IRMAA mandates surcharges based upon MAGI from two years prior, targeting individuals and couples with incomes exceeding \$106,000 and \$212,000, respectively, for 2025. Serenity Wealth Management understands these financial pressures, emphasizing the importance of strategic planning and informed decision-making.

Serenity Wealth Management believes in "Not the Same Old Advice," ensuring that clients are equipped with comprehensive strategies against pitfalls such as increased IRMAA surcharges. Curtis and Irina Hill's commitment to client education and empowerment remains unwavering. They recognize that IRMAA brackets, unlike income tax brackets, operate on a "cliff system," meaning that retirees' surcharges increase upon surpassing income thresholds without prorations.

The Impact of Legislative Adjustments

The Social Security Administration and Centers for Medicare & Medicaid Services (CMS) routinely adjust IRMAA brackets and surcharges in alignment with the Consumer Price Index and Medicare's fiscal needs. Historically, these adjustments have increased each year, posing a risk to retirement planning. IRMAA exemplifies legislative risk, urging savers to constantly adapt their retirement strategies.

Forecasts from CMS indicate Medicare spending will grow annually by 7.6% through 2032, with IRMAA surcharges potentially escalating to maintain trust fund solvency. Serenity Wealth Management stays abreast of such developments, guiding clients through the potential financial burden and advocating preemptive planning.

[Strategic Planning with Serenity Wealth Management](#)

Curtis Hill and Irina Hill spotlight strategies like Roth conversions, advocating tailored solutions to counteract IRMAA's fiscal challenges. Roth accounts offer a tactical advantage as their income remains excluded from IRMAA MAGI calculations. Serenity Wealth Management's approach allows retirees to potentially lower surcharges through Roth conversions, all while strategically managing tax impacts.

By meticulously analyzing potential tax "drifts," Serenity Wealth Management ensures Roth conversions are optimized. With tax and IRMAA brackets significantly influencing financial outcomes, identifying the ideal conversion pattern can mitigate lifelong taxes and fees.

A Tailored Approach: "Not the Same Old Advice"

Serenity Wealth Management's personalized, holistic approach defies traditional investment

conventions, protecting clients from emergent risks. Curtis and Irina Hill bring an extensive array of skills, including financial planning, investment advisory, and insurance solutions tailored to individual needs. As fiduciaries, they provide unbiased guidance spanning a broad spectrum of financial instruments.

Independence empowers Serenity Wealth Management to curate non-proprietary strategies, offering refreshing alternatives to large brokerage firms' guidance. The firm's investment advisory services through Portfolio Medics, LLC, further cement its standing in the profession, ensuring clients access secure and reputable financial management systems.

[The Leaders Behind Serenity Wealth Management](#)

Curtis Hill's credentials as a Certified Financial Planner™, complemented by Irina Hill's expertise as a Certified Public Accountant, underscore the firm's commitment to excellence. Both leaders are Investment Advisor Representatives under Portfolio Medics, LLC, integrating exhaustive training and ethical standards into their practice. Their dedication extends beyond financial planning, promising ethical compliance and continued educational advancement.

Building Tomorrow's Financial Security

Amidst a landscape of rising costs and shifting legislative avenues, Serenity Wealth Management serves as a beacon of guidance. Curtis and Irina Hill are devoted to forging pathways that safeguard clients' futures, minimizing legislative risks and optimizing financial opportunities.

For conversations that could transform your life's trajectory, Serenity Wealth Management invites you to schedule an appointment with Curtis Hill or Irina Hill. Embrace knowledge that transcends tradition; explore how "Not the Same Old Advice" can redefine your financial destiny.

Disclaimer:

This press release is not intended to provide tax, legal, or investment advice. It is informational in nature and should be validated with your financial advisor. 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. Serenity Wealth Management and Rodeo Realty are not affiliated. California Insurance License # 0B50660 and # 4294529.

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