Serenity Wealth Management Adapts to AG-49B Standards: A New Era for Indexed Universal Life Insurance

Adjustments in AG-49B aim to align projections more closely with historical performances, focusing on consumer protection and informed financial planning.

Serenity Wealth Management Logo

LONG BEACH, CA, UNITED STATES, June 30, 2025 /EINPresswire.com/ -- Serenity Wealth Management is poised to help clients navigate the recent implementation of AG-49B, a significant regulation affecting Indexed Universal Life (IUL) insurance sales illustrations as of May 1, 2023. This update reflects the firm's ongoing commitment to transparency and financial excellence.

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>
> *Curtis Hill*

Curtis Hill, a founder of Serenity Wealth Management, highlights the impact AG-49B has on IUL projections, underscoring the regulatory shift towards conservatism. Adjustments in AG-49B aim to align projections more closely with historical performances, focusing on consumer protection and informed financial planning.

"AG-49B demands IUL illustrations to be markedly conservative," explains Hill. "The new standards redefine projections, making them less of a performance forecast and more of a baseline for comparison with IRAs and other financial products."

Key changes introduced by AG-49B include limitations on maximum illustrated rates, bonuses, and participating loan spread assumptions. Despite appearing modest in projections, these IUL policies maintain their benefits: providing tax-free retirement income, safeguarding legacies, and minimizing market risks.

Financial advisors pivot strategy conversations towards these benefits rather than focusing solely on illustrated projections. "IUL policies offer unmatched benefits, including tax advantages and protection against market volatility, which remain invaluable despite stringent illustration parameters," Hill emphasizes.

Serenity Wealth Management remains dedicated to equipping clients with the necessary tools and information for strategic financial planning, ensuring that policies and investments remain robust.

About Serenity Wealth Management

Serenity Wealth Management is an independent fiduciary financial advisor firm providing holistic, planning-based wealth management services. Curtis Hill and Irina Hill lead the firm, bringing extensive expertise as Certified Financial Planner™ and Certified Public Accountant, respectively. They aim to guide clients through complex financial landscapes with innovative solutions and personalized planning.

Founded on the principle of delivering "Not the Same Old Advice," Serenity Wealth Management offers planning-based wealth management services for individuals, families, and small businesses. The firm is known for its educational approach, ensuring clients are well-informed to make strategic financial decisions.

** About Curtis Hill**
As a Certified Financial Planner™, Curtis brings extensive expertise and a commitment to providing ethical and insightful financial guidance. With rigorous training overseen by the CFP board, Curtis ensures that clients receive top-tier investment advice tailored to their specific needs.

About Irina Hill
Complementing Curtis's expertise, Irina Hill, CPA, MBA, plays a crucial role in the firm. Her background as a Certified Public Accountant equips her with the knowledge to offer comprehensive financial planning services. Irina’s detailed approach to financial strategies ensures that clients’ investments are managed with precision and foresight.

Disclaimer

This press release is intended for informational purposes and should not be considered financial advice. Consult with a financial professional before making any investment decisions. 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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