

# Serenity Wealth Management Unveils Comprehensive Strategies to Tackle Potential Tax Increases in Retirement

*Savers might pay more taxes in retirement than they think. Here is why, and what can be done about it.*

LONG BEACH, CA, UNITED STATES, June 29, 2025 /EINPresswire.com/ -- As legislative changes and economic dynamics evolve, Serenity Wealth Management, a frontrunner in retirement planning solutions, is pleased to reveal its latest strategic framework designed to buffer clients against the myriad risks of rising taxes in retirement.



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*Curtis Hill*

Amidst changes in legislative landscapes and over the growing national debt, retirees face the potential threat of increased taxation that may erode their savings. The expiration of the 2017 Tax Cuts in 2025 poses a significant risk as tax rates are anticipated to escalate in 2026. This expected policy shift could impact those largely dependent on traditional tax-deferred vehicles such as IRAs and 401(k)s, resulting in more taxes owed on withdrawals.

Serenity Wealth Management’s approach focuses on tax diversification, employing tax-free savings vehicles such as

Roth IRAs to mitigate the impact of future tax hikes. "By offering strategies that ensure clients can maintain control over their finances, we aim to provide peace of mind as they transition into and thrive during retirement," said Curtis Hill.

**\*\*Why Taxes Could Be Higher in Retirement:\*\***

1. **\*\*Change in Tax Brackets\*\***: Retirement savers might experience changes in tax brackets due to the expiration of the 2017 Tax Cuts, leading to potentially higher taxes in 2026. Beyond legislative changes, if a spouse passes away, the surviving partner could face a higher tax rate

when filing as a single instead of jointly.

2. **\*\*Reduction in Deductions\*\***: Changes in tax deductions may increase the taxable portion of income. For example, the reduction of allowable deductions heightens taxable income, resulting in higher tax liabilities even without a change in nominal bracket rates.

3. **\*\*Changes in Asset Taxation\*\***: Shifts in how assets, particularly Social Security benefits, are taxed can increase taxable income in retirement. Previously non-taxable, Social Security benefits became subject to taxation up to 85%, highlighting the risk of further tax legislation adjustments.

4. **\*\*New Taxes Enacted\*\***: Congress has proposed new taxes, notably a potential requirement for annual Required Minimum Distributions (RMDs) from high-value retirement accounts, which could affect account owners irrespective of age once assets exceed certain thresholds.

Utilizing Roth IRAs and Roth 401(k)s as tax-free savings mechanisms helps safeguard against rising taxes, ensuring withdrawals remain tax-exempt even if future tax rates increase.

Tool to estimate one's retirement tax bill.

#### **\*\*[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\*\***

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