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Dear Clients,

## The SECURE Act Has Been Passed

**The Setting Every Community Up for Retirement Enhancement (SECURE) Act has passed.** Here's what you need to know...

**The SECURE Act is designed to:**

- Encourage more businesses to offer a retirement plan to their employees
- Encourage employees to save more for retirement

**Key Provisions:**

- Delay the Start of Required Minimum Distributions (RMDs)
- Repeal of Age Limitations for IRA Contributions
- Annuities and Lifetime Income Options in Retirement Plans
- Eliminate "Stretch" IRAs

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