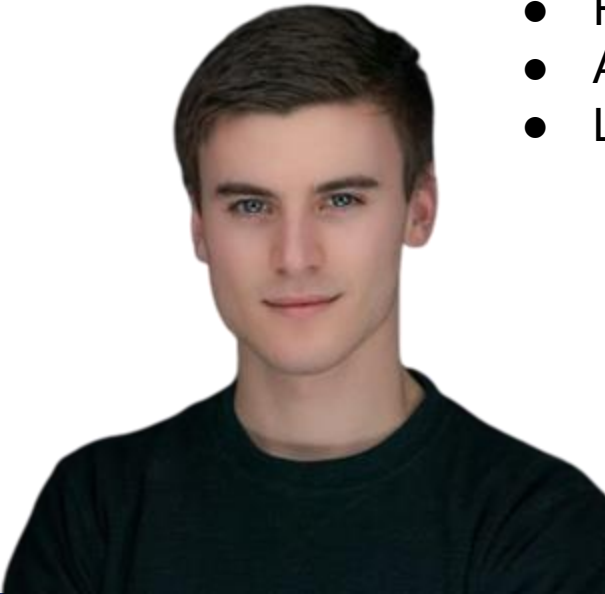


Van Mueller's 50th Anniversary Sales Ideas

PSL
Power Session LIVE

What a great time to be an insurance agent!

Next up... **Caleb Guilliams**



- Founder & CEO of BetterWealth
- Author “The & Asset”
- Life insurance industry leader

Don't forget to register for these sessions ***every month!***
2nd Friday @ 10:30am CST

Friday, February 10th
10:30am CT



Announcing an extra special guest in April...



David Walker



- Former US Comptroller General
- Senior Strategic Advisor, PwC
- Served as 7th U.S. Comptroller General ('98 – '08)
- Former CEO of the Comeback America Initiative
- Earned three presidential appointments, each by different Presidents
- Has over 40 years of public, private & nonprofit sector experience
- Back for the first time since 8/12/16

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SECURE 2.0

On December 29, 2022, President Biden signed into law the [Consolidated Appropriations Act of 2023](#). Included in that legislation were numerous changes to retirement provisions designed to increase retirement savings, facilitate access of retirement savings for certain purposes and lower an employer's cost of offering a plan. This title of the Act is called the Secure 2.0 Act of 2022 ("SECURE 2.0"). SECURE 2.0 follows retirement legislation enacted at the end of 2019 that began the process of improving and updating retirement laws.

SECURE 2.0 contains 90 provisions aimed at modernizing the retirement system, encouraging additional retirement savings, and easing administrative requirements. The changes will have at least some impact on most plans, so plan sponsors and service providers may need to take proactive steps in the near future. In addition, SECURE 2.0 includes changes designed to facilitate lifetime income options in retirement plans.

SECURE 2.0 includes many important law changes, but the most notable provisions include the following:

- Increasing the required minimum distribution age from 72 to 75 over several years;
- Changing the amount and tax treatment of catch-up contributions;
- Permitting new plan design features, including certain student loan matching programs and in-plan emergency savings accounts;
- Addressing plan leakage by permitting "automatic portability" and creating a federal "Lost and Found" database;
- Requiring certain new 401(k) and 403(b) plans to include automatic enrollment and automatic escalation features;
- Facilitating the use of annuities and other lifetime income options in qualified plans; and
- Modifying the Saver's Credit to make it refundable and pay it as a direct contribution to the individual's retirement savings account rather than as a tax refund,

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Van Mueller, LUTCF, LACP

- Celebrating 50 years in the industry!
- Reached MDRT this year on January 5th 2023
- 33 Year MDRT TOT Advisor
- Main Platform Speaker for NAIFA, MDRT, Top of the Table, Forum 400, etc.
- Milwaukee NAIFA Distinguished Service Award in 2003
- A. Jack Nussbaum Distinguished Service Award for NAIFA – Wisconsin in 2010
- Senior Market Advisor Magazine's Advisor of the Year in 2010
- *And many, many more!*



Why The Federal Reserve Gets Inflation Wrong – And Why Monetary Policy Is Always Late

George Calhoun Contributor @
Quantitative Finance Program Director, at Stevens Inst. of Technology

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Dec 29, 2022, 01:42pm EST

Listen to article 15 minutes

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WASHINGTON, DC - JANUARY 29: Federal Reserve Board Chairman Jerome Powell speaks during a news ... [+] GETTY IMAGES

- **“When will inflation come down?”** – Federal Reserve Chairman Jerome Powell (Nov 30, 2022)

Source:

<https://www.forbes.com/sites/georgecalhoun/2022/12/29/why-the-federal-reserve-gets-inflation-wrong--and-monetary-policy-is-always-late/?sh=7eb53a1b71fc>

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A closely watched indicator of a coming recession is blaring its loudest warning in over 40 years

Jennifer Sor Jan 9, 2023, 8:27 AM



A trader works on the floor of the New York Stock Exchange. REUTERS/Brendan McDermid

- The Treasury yield curve on the 2 and 10 year notes is at its deepest inversion in over 40 years.
- The yield curve is a notorious predictor of a recession, and preceded the downturns of 1990, 2001, and 2008.

Your Market View

NAME / PRICE	+ / -	%
▲ TSLA 119.84	-3.72	-3.01%
▼ AAPL 133.54	0.13	0.1%
▲ MSFT 236.16	-2.35	-0.99%
▼ NFLX 332.74	2.61	0.79%
▲ SPOT 90.85	-0.36	-0.39%

VIDEO

Source:
<https://markets.businessinsider.com/news/stocks/recession-warning-economic-outlook-inverted-yield-curve-fed-rate-hike-2023-1>

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3 Shocking Healthcare Statistics For 2023

Robert Pearl, M.D. Contributor

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Jan 9, 2023, 04:30am EST



Listen to article 7 minutes



A trio of shocking healthcare statistics forecast economic hardships in 2023 and beyond. GETTY

As the New Year begins, a trio of healthcare statistics cast an intense and unflattering light on a nation in crisis.

These figures, all of them unimaginable just a generation ago, set the stage for a financial reckoning in 2023 and beyond.

Source:
<https://www.forbes.com/sites/robertpearl/2023/01/09/3-shocking-healthcare-statistics-for-2023/?sh=59674bd02860>

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SECURE 2.0 Act Still Leaves Holes in US Retirement Plans

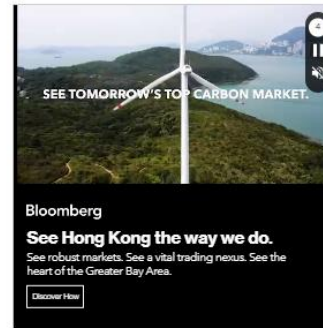
With so much bipartisan support for 401(k) reform, Americans could have gotten a better bill.



"Always leave them wanting more" seems to be Congress's motto. *Photographer: Mandel Ngan/Getty Images/AFP*

By [Teresa Ghilarducci](#)

December 24, 2022 at 7:00 AM CST



Source:
<https://www.bloomberg.com/opinion/articles/2022-12-24/secure-2-0-act-still-leaves-holes-in-us-retirement-plans>

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How Many Caregivers in the U.S.?

- Approximately 43.5 million caregivers have provided unpaid care to an adult or child in the last 12 months. [National Alliance for Caregiving and AARP. (2015). Caregiving in the U.S.]
- About 34.2 million Americans have provided unpaid care to an adult age 50 or older in the last 12 months. [National Alliance for Caregiving and AARP. (2015). Caregiving in the U.S.]
- The majority of caregivers (82%) care for one other adult, while 15% care for 2 adults, and 3% for 3 or more adults. [National Alliance for Caregiving and AARP. (2015). Caregiving in the U.S.]
- Approximately 39.8 million caregivers provide care to adults (aged 18+) with a disability or illness or 16.6% of Americans. [Coughlin, J. (2010). Estimating the Impact of Caregiving and Employment on Well-Being: Outcomes & Insights in Health Management.]
- About 15.7 million adult family caregivers care for someone who has Alzheimer's disease or other dementia. [Alzheimer's Association. (2015). 2015 Alzheimer's Disease Facts and Figures.]

Source:
<https://www.caregiver.org/resource/caregiver-statistics-demographics/>

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Fill out our survey to connect with Fairway to learn about home equity's role in retirement income planning.

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**Additional charges may apply depending on complexity.*

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Rob Winters



These sessions are awesome, keep 'em coming!



Lee Bowman



Good language of the many benefits of life insurance, the significance of the tax changes. Meet with me now to see how taxes will impact you. Very good session.



Bill Drennan



Highly value the thoughtful response to questions. I plan to change my prospecting technique to include evaluation of existing policies. Thanks for the good information.



David Osmond



Keep up the great work. Thank you for providing this. Our industry needs it! Thank you.



Steve Kastrul



Great webinar. Worth time invested.



Susan Lawson

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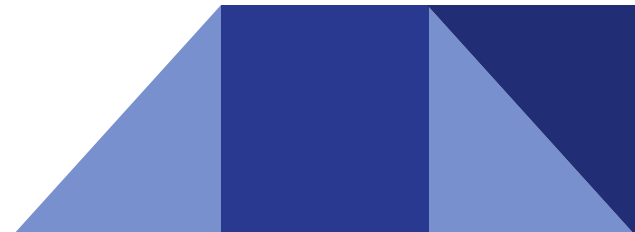


Q&A with Van & Jim



Learn more about partnering with
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RWTax.net/back-office

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