

Hello Joe,

This month, our newsletter explores the following topics:

- [SECURE 2.0 changes in retirement savings for 2024](#)
- [Investment advice might shift in 401\(k\)-to-IRA rollovers](#)
- [Income requirements to afford homes in 97 cities](#)
- [IRS announces 2024 retirement account contribution limits](#)

The end of the year is upon us. While there are only a few more adjustments that might improve yearend results, it's the perfect time to review your starting position for 2024. Please don't hesitate to get in touch if we can help.

Sincerely,

Jeff Howard, ChFC®, RICP®, CExP



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## Secure 2.0 Retirement Savings Changes For 2024

Some of the SECURE 2.0 retirement savings provisions kicked in this year. Others come in subsequent years. Here's what you should know.

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## A 'Sea Change' May Be Coming For Investment Advice About 401(K)-To-IRA Rollovers, One Expert Says

A new U.S. Department of Labor proposal set to impact 2024 potentially could revolutionize how financial advice is given for 401(k)-to-IRA rollovers. This initiative aims to extend fiduciary duties to these rollovers, ensuring that financial advice aligns more closely with the investor's best interests, a significant shift from current practices.

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## Here's How Much You Need To Earn To Afford A Home In 97 U.S. Cities

Navigating the current real estate market requires more than just a dream, as data reveals the need for six-figure incomes to afford a median-priced home in many of these 97 major U.S. cities.

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## IRS Announces 2024 Retirement Account Contribution Limits: \$23,000 For 401(k) Plans, \$7,000 For IRAs

In 2024, retirement savings get a boost as the IRS raises contribution limits for 401(k) plans to \$23,000 and IRAs to \$7,000. This update, which includes steady catch-up contributions and expanded income ranges for Roth IRA eligibility, offers investors new opportunities to enhance their retirement savings and optimize tax benefits.

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