



Special Report

# ONE SIMPLE SOLUTION TO RETIRE WITH CONFIDENCE, WITHOUT THE FEAR OF RUNNING OUT OF MONEY

By Kurt Jackson, Retirement Lifestyle Planner

LEARN THE TRUTH ABOUT CREATING  
LIFELONG INCOME IN RETIREMENT...  
WHAT WALL STREET  
DOESN'T WANT YOU TO KNOW!

KJ FINANCIAL 1417 LIMERICK CT. LIBERTY, MO 64068  
816.984.0289 KURT@KJFINANCIALONLINE.COM

# A 3 Step Trouble-Free Solution to Ensure You Never Outlive Your Retirement Income Allowing You to Enjoy Your Retirement Years Worry Free

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Can we agree today's retirement faces even more challenges than our parents and grandparents faced...and they didn't have the risk multiplier of "Longevity?"

We're living longer today than our parents and grandparents did...**Doesn't that multiply all the other risks we are facing in our retirement years?**



2017 Wealthvest Retirement Realities Study

If you retired at age 65 and only lived to age 70 would you have many financial issues to worry about?

***Do you have enough money to last to age 95 or 100?***

Today's retirements are lasting 20, 25, even 30 years or more so it is understandable that one of the biggest fears is outliving your money.

Unfortunately, Traditional Retirement Planning hasn't handled income planning with the Risk of "Longevity" very well. Thus posing significant problems for all of us to be considering.

**Your Worry-Free Retirement Plan...**

## **Step #1 Must Have an Accurate Spending Plan**

First of all, Traditional Planning, focuses on some arbitrary percentage of pre-retirement income as an income goal in retirement.

Is it smart to guess some percentage?

Would it be better to look at what it will likely cost for you to "Live" in retirement?

Then should we also look at what it will likely cost for you to "Play" in retirement?

Isn't it much smarter, safer and efficient to figure out a spending plan, adjust it up for inflation and then figure out how much money is needed to create that much income...instead of guessing some arbitrary percentage you have no idea if it will be enough or too much?

According to the Insured Retirement Institute, only about 39% of Traditional Retirement Plans include budgeting.

Makes one wonder why would only about 39% of Traditional Retirement Planning actually do any budgeting in their plans?

To make it easier to accomplish this crucial step, we have a Free Resource "The Retirement DreamCaster" to help you accomplish just that. Request it @ [www.RetirementDreamCaster.com](http://www.RetirementDreamCaster.com).

**Your Worry-Free Retirement Plan...**

## Step #2 Must Utilize the Least Amount of Your Money to Create the Most LIFELONG Retirement Income

Once you know how much you'll likely be spending, it is much easier to figure out how much you'll need to have to create that income.

Since the early 1990's Traditional Retirement Planning has utilized a "Safe Withdrawal Rate" from your portfolio.

Their research suggests you could pull out 4% of your portfolio, adjust it up for inflation and have a good chance of not outliving your money.

Could **"having a good chance of not outliving your money"** be where the fear of outliving your money originated?

Back in the early 90's when interest rates were closer to 7% the real life failure rate of this strategy was estimated to be somewhere between 18% and 30%.

Aren't today's interest rates much lower? Plus, aren't we living longer than we did even in the early 90's?

According to preeminent Retirement Researcher Wade Pfau, today's true safe withdrawal rate assuming a 5% failure rate with a 60% Stock 40% Bond Portfolio is around 1.7%.

Isn't that a far cry from the 4% so called "Safe Withdrawal Rate" from the early 1990's?

Here's a chart Wade Pfau put together with different withdrawal rates at

different allocations and different failure rates...



Okay, so if you had \$500,000 in the early 1990's, with the 4% withdrawal rate wouldn't it have created a \$20,000 annual income?

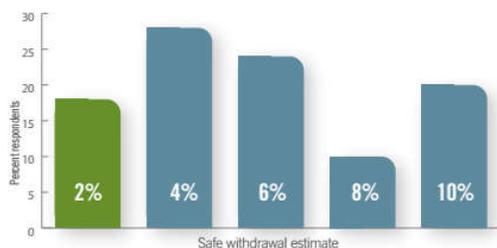
If we plug in today's safe withdrawal rate of 1.7% wouldn't that same \$500,000 create just \$8,500 a year?

Look at the chart and you'll see a 4% withdrawal rate doesn't even register, so would it be safe to assume that there is a higher than 50% chance a 4% withdrawal rate will fail?

Do you think the "safe withdrawal" options in Traditional Retirement Planning are very appealing options?

Wait, it gets worse...Do you know how much retirees think they can safely withdraw from their retirement portfolio and not outlive their money?

Q: WHEN YOU RETIRE, WHAT PERCENTAGE OF SAVINGS CAN YOU SPEND EACH YEAR WITHOUT OUTLIVING YOUR ASSETS?



2017 Wealthvest Retirement Realities Study

About 82% of retirees overestimate how much they can safely withdraw by 135% to 488%...does that sound like a safe retirement plan to you?

Do you think most people want to live retirement worried about outliving their money?

Do you?

Did you know there are financial strategies that, depending on your age, your gender and if the income is based on one life or two, will safely give you \*lifelong income with withdrawal rates from 4% to 8% or more?

*\*These lifelong incomes are guaranteed by the claims paying abilities of the highly rated Life Insurance companies issuing them.*

Hypothetically, say your age on an income for both spouses (joint income) allowed a 5% withdrawal rate...wouldn't that mean that \$500,000 would create \$25,000 for life?

Or, looking at it from another angle, wouldn't it only require \$400,000 to create the \$20,000 that \$500,000 would have created back in the early 1990's?

Or, would it be smarter to compare it to Today's "Safe Withdrawal Rate?"

Wouldn't it only require \$170,000 to create the \$8,500 the \$500,000 would safely create today?

Which income would you prefer for your retirement...**Guaranteed for Life** or a **Good Chance to Not Outlive?**

Would you like to create less income from more of your money or more income from less of your money?

Which way would give you MORE CONFIDENCE?

**Your Worry-Free Retirement Plan...**

**Step#3 Must Keep Up with Inflation**

The third way to create a worry-free retirement is to build future incomes that will help battle the impact of inflation in the future.

We call these "Bucket" strategies, where money is put into strategies to create buckets of future income that can be turned on at annual intervals when needed.

A great benefit of the Bucket Strategy is you'll "KNOW" exactly how much lifelong income will be created at each age.

The longer you wait to turn on the income, the more the income will be.

For instance, say you're 65 today, you build enough guaranteed income to last the rest of your life, but you're afraid with inflation it won't be enough to pay for everything in 5 years when you're age 70...

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Kurt Jackson, Retirement Lifestyle Planner

KJ Financial 1417 Limerick Ct. Liberty, MO 64068 • Office: 816.984.0289 Direct Line: 816.582.5532 •

Email: [Kurt@KJFinancialOnline.com](mailto:Kurt@KJFinancialOnline.com) • Website: [www.LifestylePlanningRocks.com](http://www.LifestylePlanningRocks.com)

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So you put an amount in a “Bucket” that would create an income estimated to meet or beat inflation and when you turn 70 you turn on that lifelong income.

If you needed it before, say at age 69, you turn it on then, but it would be less than it would have been at age 70, or age 71, or age 72 and so on.

You’d have a schedule telling you the minimum lifetime income at each age.

Would that give you more confidence that you wouldn’t run out of money?

Would that give you more confidence that you’d have enough money to pay for everything in the future?

There are many factors to look at on how many of these future income buckets you’d create and that would require a lot more work than this special report can accomplish.

How much more would you be able to enjoy your retirement with the flexibility and confidence this would give you as you live your retirement years?

One of the best attributes of this type of plan is, if you lose the bet with the Life Insurance Company and die before you’ve used up all your money any remaining balance would pass to your heirs.

If you win the bet and outlive your money, they keep paying the incomes until you die and if you’ve included your spouse...after they die.

## Summary...

Well, there it is, three steps needed to create a solution to your retirement income worries that...

- Makes sure you get a check each month (or annually) no matter how long you live,
- Done with less of your money,
- You’ll KNOW it will pay for the things you’re going to do in retirement,
- It is built to battle inflation,
- Lastly, if there’s still money left when you die your heirs get it...(or if you want to make sure there is money left for your heirs, there are strategies for that too)

## How great would your retirement be if you had this as the Foundation of your retirement plan?

Thank you for taking the time to download and read our Special Report, we hope you found great value in it.

Is this something you’d like to have in your retirement arsenal?

Would you be open to exploring what this might look like for you?

If you are open to explore it, would it make sense to schedule a No Cost or Obligation 45 minute to an hour conversation where we’ll ask you some questions and your answers will give you a lot more clarity on where you should go from there?

Isn’t it time to reach out to Kurt Jackson on his direct line @ 816.582.5532 or email [Kurt@KJFinancialOnline.com](mailto:Kurt@KJFinancialOnline.com).