

# **Early Retirement Income Blueprint**

## **The Proven Path to Retiring Sooner... Without Sacrificing Your Lifestyle**

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### **Who Decided You Have to Wait Until 67 to Start Living?**

Why do so many 'fiduciary' advisors insist you need to work until 67... or later... before you can finally enjoy your life?

If you could retire at 61 and spend your best years traveling, making memories, and living fully, would you still wait?

What's the real cost of following outdated rules that were never designed for people like you?

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### **Why Traditional Planning Keeps You Waiting (and Wanting)**

If traditional plans are so effective, why do they force you to plan your life around money, instead of planning your money around your life?

Why do so many affluent professionals... despite above-average savings... still feel anxious, under-spend, and delay their dreams (1)?

Who really benefits from you working longer and saving more: Wall Street, Uncle Sam, or you?

Did you know only 35% of high-income earners feel 'on track' for retirement, even with substantial assets (1)?

Why do so many plans focus on growing your pile, not your freedom?

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### **What's the Cost of Waiting for 'Someday' That May Never Come?**

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How many years are you sacrificing to follow outdated rules?

If you keep working just to hit an arbitrary 'magic number,' what memories are you missing?

What's the point of building wealth if you're too afraid to enjoy it while you're healthy enough to climb mountains, not just watch them on TV?

Did you know the average affluent retiree withdraws only 2.1% of their assets annually... far below the 'safe' withdrawal rate of 3.9% (2)(3)?

Why are so many people living a lesser lifestyle than they could, just to avoid running out of money?

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## **The Early Retirement Myth-Buster: Why Wait for Permission?**

Who told you that retiring before 67 is 'risky'?

Is it possible that the real risk isn't running out of money, but running out of years to enjoy it?

If you could design your retirement from scratch, would you choose stress and scarcity... or adventure and abundance?

What if you could retire sooner, spend more confidently, and still leave a legacy... without sacrificing your lifestyle?

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## **The Fiduciary Façade: Who's Really Winning?**

If your advisor's compensation depends on keeping your assets under management, are they truly incentivized to help you spend with confidence... or to keep your money invested for as long as possible (4)?

Why do so many 'fiduciaries' avoid recommending protected income solutions, even when research shows they increase spending confidence and satisfaction (5)?

Did you know that, as of 2026, there's still no universal fiduciary standard?

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Many advisors are only required to recommend 'suitable' investments, not the best ones for your goals (6).

How can you trust advice that's built on shifting sand?

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## **Lifestyle-First Planning: The Only Way to Retire Early and Live Well**

What if you started your plan with your dreams, not your dollars?

What would your retirement look like if you began with your bucket list, not your balance sheet?

How would your confidence change if you knew your income was protected for life, not just projected on a spreadsheet?

Did you know that retirees with predictable, protected income spend up to 19% more and report significantly higher satisfaction (5)?

Why do you think the ultra-wealthy use these strategies, while most advisors dismiss them as 'unnecessary'?

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## **My Story: Why I Don't Do Risky Investments**

After watching clients lose years of progress in the dot-com crash, I made a decision:

I would never again let my clients' dreams depend on a market they can't control.

What would it mean for you to have a partner who's more interested in your lifestyle than your account balance?

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## **The 3-Step Early Retirement Income Blueprint**

### **1. Define Your Dream Lifestyle... Now, Not 'Someday'**

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- What are your non-negotiable adventures, experiences, and memories?
  - How do you want to spend your healthiest years?
  - What legacy do you want to leave?

## **2. Guarantee Your Essential Income... So You Can Spend with Confidence**

- How much protected income do you need to fund your lifestyle, not just your bills?
- What strategies can lock in gains and avoid market losses?
- How can you use tax-free income streams to maximize your freedom?

## **3. Design for Confidence, Not Just Accumulation**

- How can you spend more confidently, knowing your essentials are covered?
- What's the real cost of waiting for 'enough' when you could be living now?
- How do you avoid the tax and healthcare traps that derail so many affluent retirees?

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## **The Real Cost of Waiting: Why 'Someday' Is the Most Expensive Word in Retirement**

Every year you delay, you're trading your healthiest, most vibrant years for a bigger account balance you may never fully enjoy.

What if you could retire sooner, spend more confidently, and still leave a legacy... without sacrificing your lifestyle?

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## **Your Next Step: Take Back Control of Your Retirement**

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Are you ready to see how a lifestyle-first plan can help you retire sooner, spend more confidently, and live the life you've always imagined?

Would you like to know exactly how much of your retirement is exposed to outdated risks... and what you can do about it?

**Schedule your complimentary 15-minute Retirement Health Check call.**

In just 15 minutes, we'll:

- Identify the biggest gap in your current retirement strategy
- Show you one specific action you can take in the next 30 days to move toward an early, lifestyle-first retirement
- Explore whether a protected income approach could increase your confidence and control

**Click [HERE](#) to schedule your 15-minute Retirement Health Check:**

*No sales pitch. No pressure. Just straight answers about your retirement.*

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## **Disclosure**

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## **Citations**

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