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# Modern Retirement Myth-Buster

## The 2026 Guide to Breaking Free from Outdated Thinking

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### Why Are So Many Retirement Plans Stuck in the 1980s?

Have you noticed that most retirement advice still sounds like it was written for your parents' generation?

Why do so many 'fiduciaries' focus on accumulation, but never show you how to spend with confidence?

If your parents' retirement was about clipping coupons and watching TV, why should yours be any different?

What if the 'old way' of retiring is the reason so many people feel bored, isolated, and unfulfilled today(1)?

**Would you rather follow a plan designed for a world that no longer exists, or create a modern retirement that's active, adventurous, and meaningful?**

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### The Hidden Cost of Outdated Planning

If traditional planning is so effective, why do only 35% of high-income earners feel 'on track' for retirement... even with above-average savings(2)?

Why do affluent retirees withdraw just 2.1% of their assets each year, far below the 'safe' 4% rule(3)?

What's the point of building wealth if you're too anxious to enjoy it?

Could it be that the real risk isn't running out of money, but running out of time to live your dreams?

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## **Are You Following a Plan Built for a World That No Longer Exists?**

Does your current plan assume you'll spend 30 years in passive leisure, or does it account for the fact that today's retirees are living longer, healthier, and more active lives(4)?

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

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

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## **The Fiduciary Façade: Who Really Benefits from 'Best Interest' Advice?**

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(5)?

Why do so many 'fiduciaries' avoid recommending protected income solutions, even when research shows they increase spending confidence and satisfaction(6)?

Did you know that, as of 2026, the fiduciary standard is still in regulatory limbo, with no universal definition or enforcement(7)?

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

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## **The Emotional Toll of Playing It Safe**

How many experiences have you postponed because your plan told you to 'wait and see'?

What's the real cost of underspending in your healthiest years... missed adventures, lost memories, or something more?

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If you keep following the same advice, what will your life look like in 10 years?

Will you be living your dreams, or just watching others live theirs?

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## **Modern Retirement: Active, Adventurous, and Meaningful**

What if you could guarantee your essential lifestyle and non-negotiable adventures, no matter what the market does?

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(6)?

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

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## **2026 Realities: Are You Planning for the World as It Is... Or as It Was?**

- RMDs now begin at age 73 (or 75), with a 25% penalty for missed withdrawals(8).
- Medicare IRMAA surcharges start at \$109,000 (single) and \$218,000 (married), with premiums up to \$689.90/month(9).
- A couple may need up to \$428,000 to cover healthcare costs in retirement(10).
- Roth IRA contribution limits and phase-outs mean high earners must use advanced strategies to create tax-free income(11).

Is your plan built to navigate these modern challenges, or is it still using rules from the last century?

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## **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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## **Lifestyle-First Planning: The Only Way to Guarantee Your Best Years**

What if you could design your retirement around the life you want, not just the assets you have?

If you could guarantee your income for life, how would that change your daily stress level?

Imagine waking up every morning knowing that:

- Your essential expenses and non-negotiable adventures are covered forever
- Market crashes can't touch your core lifestyle
- You have predictable, growing income streams
- Your legacy is protected from taxes and probate

What would you do differently if money stress wasn't constantly in the background of every decision?

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## **The Next Step: Break Free from Outdated Thinking**

Are you ready to see the difference a modern, lifestyle-first plan can make?

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

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## 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 a modern, 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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