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Old Way vs. New Way Retirement Reality Check

A Side-by-Side Worksheet to See Which Approach Gets You to Retirement Faster

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Key Takeaway:
If you're an affluent professional who refuses to settle for a retirement plan designed for a world that no longer exists, this worksheet will challenge everything you've been told... and help you compare, question, and choose the path that leads to a more confident, abundant retirement.

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

Why do so many 'trusted' advisors still use the same playbook your parents followed... clipping coupons, watching TV, and hoping the money lasts?

If your parents' retirement was about passive leisure, 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?

The Reality Check Worksheet: Old Way vs. New Way

Instructions:
For each category below, ask yourself:

Which approach am I following?

Which one actually gives me more confidence about my future? U se the questions to spark honest reflection and see which path gets you to retirement faster... and happier.

Category	Old Way (1980s Playbook)	New Way (Lifestyle-First 2026)
Core Philosophy	Accumulate as much as possible; hope it lasts.	Design your ideal lifestyle; build finances to support it(2).
Income Strategy	Rely on market returns; 4% withdrawal rule(3).	Guarantee essential income; use other assets for growth(4).
Risk Focus	Running out of money.	Running out of time to enjoy life(5).
Advisor Role	Asset manager; focuses on portfolio growth.	Lifestyle architect; focuses on your experiences and freedom(6).
Spending Confidence	Low; constant worry about market fluctuations.	High; essential lifestyle is protected(7).
Tax Planning	Reactive; often ignores hidden penalties (IRMAA, RMDs).	Proactive; minimizes taxes and avoids penalties(8).
Legacy Planning	Often creates tax traps for heirs (Inherited IRAs).	Maximizes tax-free wealth transfer(9).
Retirement Age	67+; dictated by traditional rules.	Sooner; dictated by your desired lifestyle(10).
Overall Feeling	Anxiety, restriction, fear of the unknown.	Confidence, freedom, excitement for the future(11).

Which Approach Are You Living?

- Are you still measuring success by your account balance, or by the quality of your days?
- Does your plan show you how to spend with confidence, or just how to save more?
- Are you waiting for 'someday,' or designing your best years to start now?
- What's the real cost of following outdated rules... missed adventures, lost memories, or something more?
- If you could guarantee your lifestyle and non-negotiable experiences, would you still worry about market crashes?
- How would your confidence change if you knew your income was protected for life, not just projected on a spreadsheet?

The Hidden Costs of the Old Way

- Why do only 35% of high-income earners feel 'on track' for retirement, even with above-average savings(12)?
- Did you know the average affluent married couple withdraws only 2.1% of their assets annually... far below the 'safe' 3.9% withdrawal rate(13)? What's the point of building wealth if you're too anxious to enjoy it?
- Are you aware that up to 85% of your Social Security can be taxed, and that RMDs at age 73 can push you into higher tax brackets and trigger Medicare penalties(14)?
- What happens when 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(15)?

- Did you know that, as of 2026, there's still no universal fiduciary standard? Many advisors are only required to recommend 'suitable' investments, not the best ones for your goals(16).

The Lifestyle-First Advantage

- What would change if you started your retirement planning with your bucket list, not your balance sheet?
- Did you know that retirees with predictable, protected income spend up to 19% more and report significantly higher satisfaction(7)?
- Why do you think the ultra-wealthy use these strategies, while most advisors dismiss them as 'unnecessary'?
- What would it mean for you to have a partner who's more interested in your lifestyle than your account balance?

My Story: Why I Don't Do Risky Investments

After watching myself and my 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?

Your Next Step: See Which Approach Gets You There Faster

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 a 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.

Disclosure

This worksheet is for educational purposes only and does not constitute financial, tax, or legal advice. Individual results may vary. Please consult with qualified professionals before making any financial decisions.

Citations

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