

PROTECTED INCOME PLAYBOOK

The 2026 Guide to Building a Worry-Proof Retirement

How Much of Your Retirement Is Riding on a Market You Can't Control?

Have you ever stopped to ask:

If your 'diversified' portfolio lost 20%, would your advisor call it a 'learning opportunity'... or did they have a real solution?

What would it mean for your family if another market drop forced you to delay your dreams... again?

Why do so many plans treat market losses as 'normal,' but never talk about the emotional cost of watching your hard-earned savings disappear?

If you could lock in gains, avoid losses, and guarantee your lifestyle, would you still accept 'normal' as good enough?

Why Traditional Planning Leaves You Exposed

If your advisor is truly acting in your best interest, why do they keep you invested in a system you can't control?

Did you know that the fiduciary standard only requires advisors to act in your 'best financial interest'... not to prioritize your lifestyle, your peace of mind, or your ability to actually enjoy your wealth (1)?

Why do most advisors focus on portfolio performance, but rarely ask what you want your retirement to look like?

If diversification is supposed to protect you, why did your portfolio still lose 20% a few years ago?

What's the real cost of 'riding it out' when every downturn delays your dreams and erodes your confidence?

The Emotional Cost of Market Volatility

How many sleepless nights have you spent worrying about the next market crash?

If you're like most affluent professionals, you've been told that volatility is just part of the game.

Think of it this way... what if the real risk isn't running out of money... it's running out of time to enjoy it?

Did you know that nearly two-thirds of high-income earners worry more about outliving their money than about death itself (2)?

What would it feel like to stop worrying about running out, and start planning for what you want to do next?

The Numbers Don't Lie: Affluent Professionals Are Still at Risk

Metric	Value (2026)
% of \$100k+ earners 'on track'	35% (3)
Avg. 401(k) balance (\$150k+)	\$336,470 (4)
Avg. withdrawal rate (married)	2.1% (5)
Safe withdrawal rate (2026)	3.9% (5)
% spending less than possible	46% (5)
% worried about outliving money	~66% (2)

If you're spending less than you could because you're worried about the next downturn, what memories are you missing out on?

What If You Could Lock In Gains and Avoid Losses... For Good?

What would change if you could guarantee your income for life, regardless of what happens on Wall Street?

Protected income strategies... let you lock in gains, avoid market losses, and create a baseline of income that's immune to market swings (6).

Why do you think the ultra-wealthy use these strategies as a cornerstone of their retirement plans, while most advisors dismiss them as 'too expensive' or 'unnecessary'?

If you could cover your essential expenses and non-negotiable adventures, experiences and memories with loved ones with guaranteed income, how would that change your confidence about the future?

Protected Income: The Foundation of a Worry-Proof Retirement

Did you know that retirees with substantial guaranteed income sources (Social Security, pensions, annuities) withdraw more confidently... up to 6% annually... because their basic lifestyle is secured (7)?

Why do most affluent retirees with only investment portfolios withdraw just 2.1% per year, even when they could safely spend more (5)?

What's the point of accumulating wealth if you're too afraid to enjoy it?

The Hidden Dangers of 'Fiduciary' Advice

If your advisor's compensation depends on keeping your assets under management, are they truly incentivized to recommend solutions that might reduce their fees... even if those solutions would give you more peace of mind (1)?

Why do so many fiduciary advisors avoid protected income products?

Is it because they can't charge ongoing management fees on protected lifetime income the way they can on your investment portfolio (1)?

If your plan is so 'safe,' why do you still feel anxious about actually living your dreams?

2026 Tax and Healthcare Traps Most Advisors Ignore

Are you prepared for the new tax realities facing affluent retirees?

- RMDs now begin at age 73 (soon to be 75), and the penalty for missing one is 25% (reducible to 10% if corrected quickly) (8).
- Medicare IRMAA surcharges start at \$109,001 for singles and \$218,001 for married couples, with premiums up to \$689.90/month (9).
- A retired couple can expect to spend \$165,000–\$172,500 on healthcare in retirement, not including long-term care (10).

What happens to your retirement dreams when taxes, surcharges, and healthcare costs eat away at your income?

If your advisor hasn't shown you how to minimize these costs, whose interests are they really serving?

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

What if you could design your retirement around the lifestyle you want, rather than hoping your investments might support it?

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 & non-negotiables are covered forever

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- 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?

My Story: Why I Don't Do Risky Investments

After living through the dot-com crash and seeing hundreds of clients lose years of progress, 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?

If you could build a plan that guarantees your lifestyle, protects your family, and gives you the freedom to actually enjoy your wealth, would you still settle for 'average' advice?

The Next Step: Take Back Control of Your Retirement

Are you ready to see how protected income changes everything?

Would you like to know exactly how much of your retirement is exposed to market risk... 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 improve your retirement outlook

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- Explore whether a lifestyle-first, 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

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CITATIONS

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