
Ready to Wealthy Transition Guide

Your Blueprint for Moving Beyond 'Just Enough' to Retirement Abundance

Is 'Retirement Ready' Just Another Way of Saying 'Settling for Less'?

Why do so many plans focus on helping you scrape by, instead of helping you thrive?

If you could choose between a simple, adequate retirement and a wealthy, abundant one... what would you pick?

What's the real cost of aiming low... missing out on the experiences and memories you could have created (1)?

Are You Building the Retirement You Want, or the One Someone Else Thinks You Need?

Have you ever wondered why most retirement plans seem designed to help you 'get by' rather than live fully?

Why do so many financial strategies focus on what you can't do, rather than what's possible when you plan with intention and intelligence?

What's the difference between being retirement ready and retirement wealthy... and which path are you currently on?

The Hidden Cost of 'Good Enough' Planning

What happens when you discover that your 'safe' 4% withdrawal rule might force you to live on 60% of what you could actually afford to spend (1)?

How would it feel to realize at age 75 that you spent a decade watching every penny, when you could have been making memories that money can't buy?

What experiences might you miss because someone convinced you that 'conservative' planning was in your best interest?

Why Traditional Planning Keeps You from True Wealth

Have you noticed that most retirement advice sounds the same... regardless of your actual situation, goals, or values?

What if the 1.65% in hidden fees you're paying annually is quietly eroding more than \$344,000 from your \$500,000 portfolio over 20 years (2)?

When your advisor runs a Monte Carlo simulation showing a 95% 'success rate,' did you know that in the real world, this would have led 20 out of 100 clients to overspend and face unplanned income cuts (3)?

How confident does that make you feel about your plan's reliability?

The Truth About 2026 Tax Reality

What does it mean for your retirement that advisor fees are no longer deductible, effectively increasing your after-tax cost of advice (4)?

Did you know that safe withdrawal rates vary dramatically by account type... 4.00% for Roth accounts, 3.74% for taxable accounts, but only 3.43% for traditional IRAs due to tax drag (5)?

With RMD ages rising to 75 and Roth accounts now exempt from lifetime distributions, what opportunities might you be missing to create tax-free income streams (6)?

How much could proactive Roth conversions save you and your heirs in taxes over the next 20 years?

The IRMAA Trap That Could Cost You Thousands

What would you say if crossing a single income threshold by just one dollar could cost you an additional \$6,936 per year in Medicare surcharges (7)?

Since IRMAA is based on income from two years prior, what does that mean for your withdrawal strategies today?

Are you inadvertently setting yourself up for higher healthcare costs in 2028 based on decisions you're making right now?

What Lifestyle-First Planning Really Means

Instead of asking 'How much can you safely withdraw?', what if we asked 'What lifestyle do you want to live, and how do we build the financial foundation to support it confidently?'

What would change if your retirement plan started with your dreams... the travel you want to do, the family experiences you want to create, the legacy you want to build... and then reverse-engineered the financial strategy to make it happen?

Why do so many retirees end up with large, unintended bequests instead of the rich, full lives they could have lived?

What's the real cost of being too 'safe' with your money?

The Power of Protected Lifetime Income

What if you could guarantee that your essential expenses and lifestyle priorities were covered for life, regardless of what happens in the markets?

How much more confidently would you live if you knew your foundation was secure?

Research shows that retirees with higher guaranteed income spend more confidently and report greater life satisfaction (8).

How different would your investment approach be if you knew your lifestyle was protected, and market growth was just an opportunity for additional experiences rather than a necessity for survival?

Beyond Traditional Retirement Planning

What if there was a way to potentially reduce your lifetime tax bill by hundreds of thousands of dollars, while creating more flexibility and control over your retirement income?

When you think about your legacy, do you want to leave your heirs money... or do you want to leave them a 'tax bomb' that forces them to pay large tax bills during their peak earning years (9)?

What's the real value of planning that considers multiple generations?

The Questions Your Current Advisor Might Not Be Asking

Has anyone ever asked you what your ideal retirement actually looks like, day by day, year by year?

When was the last time someone reviewed how tax law changes specifically affect your situation and adjusted your strategy accordingly?

What if your advisor's 'conservative' recommendations are actually the riskiest choice you could make... the risk of outliving your money or underliving your potential?

What Changes When You Stop Settling

What becomes possible when you stop accepting 'good enough' and start building toward 'extraordinary'?

How different could your retirement be if every strategy was designed around your best years, not just your last years?

What if you could wake up every day in retirement knowing that you have the financial freedom to say 'yes' to opportunities, adventures, and experiences that matter most to you?

The Path Forward

What would it mean to work with someone who specializes in helping affluent professionals transition from 'retirement ready' to 'retirement wealthy'?

What if you could get a clear picture of where you stand today and what's possible with a more strategic approach... without any pressure, sales pitches, or generic advice?

Your Next Step

The difference between retirement ready and retirement wealthy isn't just about money... it's about mindset, strategy, and working with someone who understands that your best years should be ahead of you, not behind you.

If you're ready to explore what's possible when you stop settling for 'just enough,' I invite you to schedule a complimentary 15-minute Retirement Health Check. We'll take a quick look at your current situation and identify any gaps or opportunities that could make a meaningful difference in your retirement lifestyle.

For those who want a deeper dive, we also offer a comprehensive 45–60 minute Virtual Discovery Session where we can explore specific strategies tailored to your unique situation and goals.

The question isn't whether you can afford to make changes to your retirement plan. The question is: Can you afford not to?

Ready to see what retirement wealthy looks like for you?

Schedule your Retirement Health Check today, by clicking [HERE](#) and booking a time on my calendar.

About the Author

Kurt H. Jackson, Retirement Lifestyle Architect, specializes in helping affluent professionals design retirement plans that prioritize lifestyle and legacy over outdated industry conventions. Unlike many in the traditional financial services industry, Kurt focuses on protective strategies and guaranteed solutions rather than risky market investments... a philosophy developed after witnessing too many clients' dreams derailed by market volatility and poor timing.

This guide is for educational purposes only and does not constitute specific financial, tax, or investment advice. Individual situations vary, and strategies discussed may not be suitable for all readers. Please consult with qualified professionals regarding your specific circumstances.

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