
Retirement Designed for Your Dreams Guide

*A Practical Roadmap to Living Your Best Years,
Starting Now*

What If Everything You've Been Told About Retirement Planning Is Wrong?

Have you ever wondered why so many affluent professionals... despite having substantial savings... still feel anxious about their retirement future?

What if I told you that 55% of workers report feeling overwhelmed or worried about their financial situation in 2026, even among high earners (1)?

Wanna know what's even more surprising?

Only 35% of affluent professionals feel 'on track' for retirement, and 46% of current retirees admit to spending less than they could because of fear (2).

Does this sound like the confident, abundant retirement you've been working toward?

Why Do Traditional Plans Leave You Feeling Uncertain?

Here's a question that might surprise you:

What if your financial advisor's compensation depends more on keeping your assets under management than helping you spend with confidence during your golden years?

Consider this unsettling reality:

77% of advisors now operate under fee-based models, where they're paid primarily through asset-based fees... meaning the more money they keep invested, the more they earn (3).

How motivated do you think they are to help you actually enjoy your wealth?

But here's what's even more concerning:

Despite the term 'fiduciary,' there's still no universal fiduciary standard across all advisor types in 2026 (4).

Even if there was a universal fiduciary standard... can you really legislate ethics?

Wasn't Bernie Madoff a Fiduciary? Yet he bilked billions from his clients.

What does this mean for you?

Your advisor might be legally allowed to recommend products that are merely 'suitable' rather than optimal for your situation.

We search out the financial vehicles and strategies to optimize what you want from your retirement.

Are You Falling Into the Same Trap as Other Successful Professionals?

Did you know that the average affluent married couple withdraws only 2.1% of their assets annually, while single retirees withdraw just 1.9%... far below even the conservative 3.9% 'safe' withdrawal rate recommended for 2026 (5)?

What's driving this dramatic under-spending?

Is it actual financial necessity, or is it fear created by planning approaches that focus on accumulation rather than confident living?

Think about this:

If you've spent decades building wealth but are too afraid to enjoy it, what was the point of all that hard work?

What's Really Happening to Your Money While You Sleep?

Have you considered what's waiting for you at age 73 (if you were born between 1951-1959) or age 75 (if born in 1960 or later)?

That's when the IRS forces you to start taking Required Minimum Distributions from your traditional retirement accounts (6).

But here's the question no one's asking you:

What happens when those forced withdrawals push you into higher tax brackets, trigger Medicare surcharges, and make up to 85% of your Social Security benefits taxable?

Let me paint you a picture:

What if exceeding the Medicare IRMAA threshold by just \$1... starting at \$109,001 for singles in 2026... costs you thousands in additional surcharges (7)?

Is your current plan protecting you from these tax traps, or walking you straight into them?

The Hidden Tax Bomb Your Children Will Inherit

Here's something your traditional advisor probably hasn't told you:

What do you think happens to your children when they inherit your 'tax-deferred' retirement accounts?

Under current law, most non-spouse beneficiaries must deplete inherited IRAs within 10 years... and starting in 2025, they must take annual distributions in years 1-9 as well (8).

Picture your successful children being forced to take large taxable distributions during their peak earning years.

How much of your legacy will the IRS claim?

What if I told you there's a 25% penalty for missing these required distributions, reduced to 10% if corrected within two years (9)?

Is this the 'tax-deferred' benefit you thought you were leaving behind?

Why the Wealthy Spend More and Worry Less

What's the difference between retirees who spend confidently and those who constantly worry about running out of money?

Research shows that retirees with predictable, protected income spend up to 19% more and report significantly higher satisfaction than those relying solely on investment portfolios (10).

They're also about twice as likely to use their savings for enjoyment compared to those depending only on market-based investments (11).

But here's the key question:

If 60% of affluent retirees say they would feel more comfortable spending with an extra \$10,000 in annual guaranteed income, versus only 40% who would prefer a \$140,000 increase in net worth, what does that tell you about the power of certainty? (12)

What Would Your Dream Retirement Actually Look Like?

Let me ask you something personal:

If money weren't an issue, how would you want to spend your retirement years?

What experiences have you been putting off?

What legacy do you want to create beyond just leaving money in an account?

Now here's the critical question:

What if your current plan is actually preventing you from living that dream retirement, not enabling it?

Consider this:

Only lifestyle-first planning... not just financial planning... was a significant predictor of retirement satisfaction in recent studies (13).

Yet less than half of affluent individuals engage in lifestyle-first planning, even though those who do report feeling significantly more prepared and fulfilled.

The Lifestyle-First Approach: Designing Retirement Around Your Dreams

What if instead of starting with how much money you need, we started with how you want to live?

What if we designed a plan that guaranteed your lifestyle first, then optimized everything else around that vision?

Here's what that might look like:

Protected Income as Your Foundation

What if you knew that regardless of market crashes, political changes, or economic uncertainty, your core lifestyle expenses were covered for life?

How would that change your confidence about spending on experiences, travel, or helping family members?

Tax-Free Income Strategies

What if significant portions of your retirement income weren't subject to future tax increases, Medicare surcharges, or Required Minimum Distribution rules?

Imagine having Roth accounts with no RMDs, or tax-free life insurance strategies that provide income and legacy benefits.

Coordinated Withdrawal Sequencing

What if your withdrawal strategy was designed to minimize taxes, avoid Medicare penalty zones, and maximize your spendable income?

Instead of random withdrawals that trigger unnecessary surcharges, what if every dollar was optimized for your lifestyle and legacy?

Multi-Generational Wealth Transfer

What if your children could inherit significant wealth without triggering massive tax bills during their peak earning years?

What if your legacy could grow tax-free for multiple generations while still providing you with confidence to spend during your lifetime?

Why I Don't Recommend Risky Investments for Retirement Income

Can I share something personal with you?

Early in my career, I watched too many clients (and myself) lose sleep over market volatility when they should have been enjoying their golden years. I realized that the traditional Wall Street approach... risking principal to chase returns... wasn't serving affluent professionals who needed certainty more than speculation.

That's why I focus on strategies that remove risk from your retirement income equation, not add to it.

After all, at this stage of your life, do you want to be worrying about market corrections, or would you prefer guaranteed outcomes that let you sleep well at night?

Your Two Paths Forward

You have a choice to make:

Continue down the path of traditional planning... hoping the market cooperates, taxes don't increase, and the rules don't change... or take control by designing retirement around your actual dreams and priorities.

Which path aligns with the life you've worked so hard to build?

The Questions That Will Define Your Future

Before we continue, ask yourself:

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- If you could guarantee your lifestyle for life while maximizing your legacy, would that be worth exploring?
 - How would your confidence change if you knew your income was protected regardless of what happens in Washington or Wall Street?
 - What would you do differently if you knew your plan was designed for living abundantly, not just surviving?
 - If your children could inherit your wealth without massive tax penalties, how would that change your legacy planning?
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Ready to Design Your Dream Retirement?

The choice is yours. You can continue with traditional planning and hope for the best, or you can take control and design retirement around your actual dreams and priorities.

If you're ready to explore what a lifestyle-first retirement could look like for your specific situation, I invite you to schedule a complimentary 15-minute Retirement Health Check. During this brief conversation, we'll identify the gaps in your current approach and discuss whether a more comprehensive 45-60 minute Discovery Session would be valuable for your situation.

There's no cost and no obligation... just an opportunity to see if there's a better way to approach your retirement years.

Schedule Your Complimentary 15-Minute Retirement Health Check [HERE!](#)

Identify the gaps in your current approach and explore lifestyle-first strategies

Or, for those ready for a deeper dive:

Reserve Your 45-60 Minute Virtual Discovery Session [HERE!](#)

Comprehensive review of your retirement vision and personalized strategy discussion

Legal Disclosure

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Citations

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