

# **The 3-Step Lifestyle-First Retirement Blueprint**

## **A Guide to Turning Your Savings Into a Life, Not Just a Number**

---

### **What If Everything You've Been Told About Retirement Is Backwards?**

Why do so many 'fiduciary' advisors obsess over your account balance, but never ask what you actually want to do with your time?

If you could retire with less than \$1 million and still live abundantly, would you want to know how?

What if the real risk isn't running out of money, but running out of years to enjoy it?

---

### **Why Traditional Planning Keeps You Trapped**

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

Why do so many plans focus on growing your pile, not your freedom?

Have you ever wondered who really benefits from you working longer and saving more... Wall Street, Uncle Sam, or you?

Consider this:

The average affluent retiree withdraws only 2.1% of their assets annually, well below the 'safe' withdrawal rate of 3.9% (1).

Why?

Because traditional planning has convinced them that more is always better, even if it means sacrificing the best years of their life.

---

---

## **Step 1: Expose the 'Millions to Retire' Myth**

### **Who Decided You Need \$1 Million+ to Retire?**

Have you ever asked your advisor where the 'magic number' actually comes from?

Is it based on your lifestyle, or just a generic formula?

If you could fund your dream lifestyle with less, why hasn't anyone shown you how?

Did you know that only 35% of high-income earners feel 'on track' for retirement, even with above-average savings (2)? Why are so many affluent professionals still anxious, under-spending, and missing out on experiences?

### **What's the Real Cost of Chasing a Bigger Pile?**

If you keep working longer to hit an arbitrary number, what memories are you missing?

What adventures are you postponing?

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

---

## **Step 2: Break Free from the Accumulation Trap**

### **Why Do 'Fiduciary' Advisors Focus on Your Balance, Not Your Life?**

If your advisor's compensation depends on managing your assets, are they truly incentivized to help you spend with confidence... or to keep your money invested for as long as possible (3)?

Why do so many 'fiduciaries' avoid recommending protected income solutions, even when research shows they increase spending confidence and satisfaction (4)?

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 (5).

---

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

### **What Happens When You Plan 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 (6)?

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

---

## **Step 3: Build Your Lifestyle-First Blueprint**

### **What If You Started with Your Dreams, Not Your Dollars?**

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

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

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'?

### **How Do You Turn Savings Into a Life, Not Just a Number?**

- What if you could lock in gains, avoid losses, and guarantee your lifestyle with protected income strategies?
  - How would your confidence change if you knew your income was protected for life, not just projected on a spreadsheet?
  - What would you do differently if money stress wasn't constantly in the background of every decision?
- 

## **The Real Blueprint: 3 Steps to a Lifestyle-First Retirement**

---

---

## **1. Define Your Dream Lifestyle**

- What are your non-negotiable adventures, experiences, and memories?
- How do you want to spend your healthiest years?
- What legacy do you want to leave?

## **2. Guarantee Your Essential Income**

- How much protected income do you need to fund your lifestyle, not just your bills?
- What strategies can lock in gains and avoid market losses?
- How can you use tax-free income streams to maximize your freedom?

## **3. Design for Confidence, Not Just Accumulation**

- How can you spend more confidently, knowing your essentials are covered?
- What's the real cost of waiting for 'enough' when you could be living now?
- How do you avoid the tax and healthcare traps that derail so many affluent retirees?

---

## **My Story: 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?

---

## **The Next Step: Take Back Control of Your Retirement**

---

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 guide 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.

© 2026 KJ Financial and Kurt H. Jackson, Retirement Lifestyle Architect. All rights reserved.

---

## **Citations**

1. <https://carry.com/learn/retirement-stats>
  2. <https://corporate.vanguard.com/content/corporatesite/us/en/corp/articles/state-retirement-readiness-three-charts.html>
-

- 
3. <https://www.planadviser.com/fee-based-models-dominate-advisers-respond-shifting-client-expectations/>
  4. <https://www.planadviser.com/exclusives/guaranteed-income-in-target-date-portfolios-boosts-retirement-spending/>
  5. <https://www.journalofaccountancy.com/news/2025/dec/government-withdraws-defense-of-retirement-fiduciary-rule/>
  6. <https://www.fidelity.com/learning-center/wealth-management-insights/sources-of-happiness-in-retirement>
  7. <https://www.nationwide.com/financial-professionals/topics/retirement-savings-income/total-retirement-income-planning/pages/retirement-satisfaction>