

## **The 30-Year Retirement Reality Check**

*A Contrarian Guide for Affluent Professionals Who Refuse to Settle for Outdated, Risky, or Lifestyle-Limiting Retirement Plans*

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### **Are You Prepared for a 30-Year Retirement... Or Just Hoping for the Best?**

What if you lived to 100... would your current retirement plan still be working when you're 95?

Why do so many 'fiduciary' advisors focus on market returns and probability scores, but never ask if your plan will actually support your lifestyle for three decades or more?

If you could see the cracks in your plan before they become chasms, would you want to?

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### **The Hidden Flaw in Traditional Retirement Planning**

Have you ever wondered why so many retirees run out of money in their final years... or live in fear of doing so?

Why do 64% of Americans fear outliving their savings more than death itself?

Could it be that traditional retirement planning was designed for a world where people retired at 65 and died at 75... not for the 25 to 35-year retirements affluent professionals like you are likely to experience?

What if your current 'fiduciary' advisor is following outdated rules from a bygone era?

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### **Why the Average Financial Plan Fails After Age 85**

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If you retire at 62 and live to 95, your retirement will last longer than your entire career.

Are you planning for that reality, or are you following someone else's 20th-century roadmap?

Here's what most advisors won't tell you:

Monte Carlo simulations... the so-called 'gold standard' of retirement planning... have been proven to overstate risk by up to 40% and fail to account for real-world market behavior.

Yet your future is being planned around these flawed models.

What's the real cost of this outdated approach?

How much of your desired lifestyle are you unknowingly sacrificing?

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## **The Lifestyle-First Alternative**

What if there was a way to guarantee your lifestyle for 30+ years without gambling on market performance?

Imagine knowing that whether the market soars or crashes, your monthly lifestyle income remains unchanged.

How would that certainty change your retirement experience?

Why do most 'fiduciaries' push risky investment strategies when safer, more reliable alternatives exist?

Could it be because they profit more from managing your market-based portfolio than from securing your guaranteed income?

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## **The Truth About Risk in Retirement**

Years ago, I watched too many clients suffer through market crashes that destroyed not just their portfolios, but their peace of mind. I made a decision that changed everything: no more gambling with my clients' lifestyles.

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Why subject yourself to sleepless nights watching market volatility when you could sleep soundly knowing your lifestyle is protected?

What if the biggest risk isn't market performance, but outliving a plan that wasn't designed for your longevity?

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## **Five Critical Questions Your Current Traditional Plan Can't Answer**

- If you live to 95, will your plan still provide your desired lifestyle in year 30 of retirement?
- How will inflation affect your purchasing power over three decades?
- What happens to your spouse's lifestyle if you pass away first?
- Can your current plan adapt if your health needs change dramatically?
- Are you paying fees that could total \$500,000+ over your lifetime for strategies that increase rather than decrease your risk?

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## **The Consequence of Waiting**

What will happen if you continue following traditional advice for the next five years? Ten years?

How much harder will it become to secure your lifestyle as time passes?

Every month you delay implementing a lifestyle-first strategy is another month of unnecessary risk.

Can you afford to gamble with your future peace of mind?

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## **Why 2026 Changes Everything**

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With RMDs now starting at age 73 (increasing to 75 soon), 401(k) limits at \$24,500 (\$32,500 with catch-up), and new Roth requirements for high-income earners, the retirement landscape has fundamentally shifted.

Are you adapting your strategy to these new realities, or are you still following pre-2020 advice?

Most advisors are still catching up to these changes. How confident are you that your current advisor is implementing the latest strategies for your benefit?

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## **Your Next Step: The 15-Minute Retirement Health Check**

You have two choices: continue hoping traditional planning will somehow work for a 30-year retirement, or discover how a lifestyle-first approach can guarantee the retirement you've worked so hard to achieve.

What if 15 minutes could change the trajectory of your entire retirement?

### **Schedule Your Complimentary 15-Minute Retirement Health Check**

In just 15 minutes, we'll uncover:

- The hidden gaps in your current retirement strategy
- How much of your lifestyle is actually at risk
- The specific steps to guarantee your income for life
- Whether your current plan will truly last 30+ years

No sales pressure. No complicated presentations. Just honest answers to the questions that matter most to your future.

This brief conversation could save you from the nightmare of running out of money in your 80s and 90s. Isn't your peace of mind worth 15 minutes?

**Click [here](#) to schedule your Retirement Health Check now.**

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