
The Retirement Income Hierarchy Guide

Break Free from the 4% Rule and Turn Your Savings Into a Lifestyle... Not a Limitation

Is the 4% Rule Quietly Stealing Your Best Years?

Why do so many 'fiduciaries' still push a rule that was created in the 1990s, before modern markets, tax laws, and medical advances?

If you had \$1 million, would you really want to be told to live on \$40,000 a year... just to avoid 'running out'?

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

Would you rather ration your joy, or maximize it?

Why Do Traditional Advisors Still Worship the 4% Rule?

Have you ever asked your advisor why they use a rule that's been proven to cause chronic underspending and unnecessary sacrifice for affluent retirees?

What's the consequence of following a plan that guarantees you'll underlive, underspend, and over-save for a future you might never see?

If your advisor's 'success' is measured by how much you leave behind, not how well you live, whose interests are they really serving?

What If Your Retirement Plan Started With Your Lifestyle... Not a Spreadsheet?

What would it feel like to design your retirement around your adventures, your family, your dreams... and then build the financial strategy to support it?

How would your confidence change if you knew your essential and non-negotiable expenses were covered for life, no matter what happens in the markets?

Are you ready to stop letting outdated rules dictate your lifestyle?

The Retirement Income Hierarchy: A Step-by-Step Playbook

Step 1: Define Your Lifestyle Vision... Not Just Your Budget

- What does your ideal retirement look like if money wasn't a limiting factor?
 - Are you clear on the experiences, adventures, and memories you refuse to sacrifice?
 - How would your daily life change if you knew your income was guaranteed for life?
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Step 2: Secure Protected Lifetime Income for Essentials and Non-Negotiables

- Have you identified all the sources of guaranteed, protected income available to you... beyond just your portfolio?
 - Are you leveraging Social Security, pensions, and annuities to their fullest, or are you leaving money (and peace of mind) on the table?
 - What would it feel like to have \$3,000/month or more in guaranteed income, so you never have to worry about market swings?
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Step 3: Build a Flexible, Tax-Efficient Spending Plan

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- Are you using dynamic spending guardrails that allow you to spend more in good years and adjust prudently in downturns... rather than sticking to a rigid 4% withdrawal?
 - Is your advisor proactively helping you minimize taxes on withdrawals, Social Security, and legacy transfers?
 - What's the real cost of following advice that ignores the impact of RMDs, IRMAA surcharges, and the SECURE Act's 10-year rule for heirs?

Step 4: Optimize for Confidence, Not Just Accumulation

- Are you spending confidently, or are you underspending out of fear?
- Have you stress-tested your plan for a 25 to 35+ year retirement, not just 10–15 years?
- What would it feel like to know your lifestyle is protected, no matter what happens in the markets or with tax laws?

Step 5: Review and Adapt... Because Life Isn't Static

- When was the last time your advisor proactively updated your plan for new longevity data, tax law changes, or your evolving goals?
- Are you getting annual, scenario-based reviews... or just a static plan that collects dust?
- How would it feel to know your plan is always up to date and optimized for your real life?

Why I Refuse to Let My Clients' Best Years Slip Away

After nearly 20 years as a Certified Mortgage Planner, I watched too many professionals delay their dreams, only to find their health or circumstances changed before they could enjoy retirement.

Why do I avoid risky investments? Because I've seen firsthand how 'diversification' and 'market returns' can fail when you need them most.

If you could avoid the pain of market losses and still live your best retirement, would you want to see how?

The Questions Your Advisor Won't Ask (But You Should)

- How does your current plan specifically protect your lifestyle, not just your account balance?
 - What happens to your income if the market drops 30% in your first year of retirement?
 - Can your plan adapt if you want to spend more on travel, family, or experiences?
 - Are you paying hidden fees that quietly erode your wealth year after year?
 - Is your advisor truly acting in your best interest, or just following industry scripts?
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Ready to Break Free from Outdated Rules?

If you're an affluent professional with \$500K+ in retirement accounts and you're questioning whether your current approach truly serves your lifestyle goals, I invite you to take the next step:

Schedule your complimentary 15-minute Retirement Health Check call.

This isn't a sales pitch. It's a focused conversation to help you:

- Identify gaps between your current plan and your real lifestyle needs
 - Discover strategies that successful retirees use to maximize their lifestyle, not just their savings
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- Learn how to turn your retirement savings into a lifestyle enhancement machine

To request your 15-minute Retirement Health Check, click [HERE](#) to book on my calendar.

If you want a deeper dive, ask about our 45–60-minute Virtual Discovery Session, where we'll map out a custom plan for your best years.

There's no obligation, and you'll walk away with clarity and confidence... no matter what you decide.

What's Your Retirement Really Worth?

Every day you delay creating a lifestyle-first, abundance-driven plan is another day you're settling for uncertainty instead of confidence, and hope instead of guarantees.

Are you ready to take control of your retirement lifestyle... and your best years?

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