



# Personalized retirement planning for today's realities

**A blueprint for helping clarify  
complexity and adapting to  
what's next**

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## INTRODUCTION

### RETIREMENT PLANNING IS GETTING PERSONAL

Personalization has become an expectation in nearly every aspect of modern life. Streaming services learn what we like. Online retailers anticipate our next purchase. Even healthcare tailors treatment plans to individual needs and behaviors.<sup>1</sup>

Yet, this same level of customization has been slower to reach retirement planning—until now. Nearly all employees (93%) say they want more personalized investment recommendations, and most (76%) would pay more for tailored guidance, according to a survey by Invesco of participants in defined contribution plans.<sup>2</sup>

### WHY PERSONALIZATION MATTERS NOW

Clients increasingly want guidance from their financial professional that surpasses investment selection to encompass their entire financial life. They expect plans that feel specific to their goals, not standardized to a formula.<sup>3</sup>

To give a voice to how personalization takes shape in practice, Jackson turned to Wade Pfau, professor of practice and past director of the Retirement Income Certified Professional designation at the American College of Financial Services.

As a leading voice in retirement income research and planning, Pfau's insights appear throughout this paper, offering practical ideas for applying a personal blueprint approach to modern retirement planning.



**“Retirement planning has shifted—clients no longer want a stockbroker. They expect holistic advice.”**

— Wade Pfau, PhD, CFA®, RICP®, the American College of Financial Services

<sup>1</sup> Duke Center for Personalized Health Care, “What Is Personalized Health Care?” accessed October 21, 2025.

<sup>2</sup> Invesco, “Spring 2025 Defined Contribution Participant Pulse Survey,” 2025.

<sup>3</sup> Diversified, “Client Expectations Are Shifting—Here’s What Advisors Need to Know in 2025,” accessed October 21, 2025.

**FROM STANDARD TO TAILORED PLANNING**

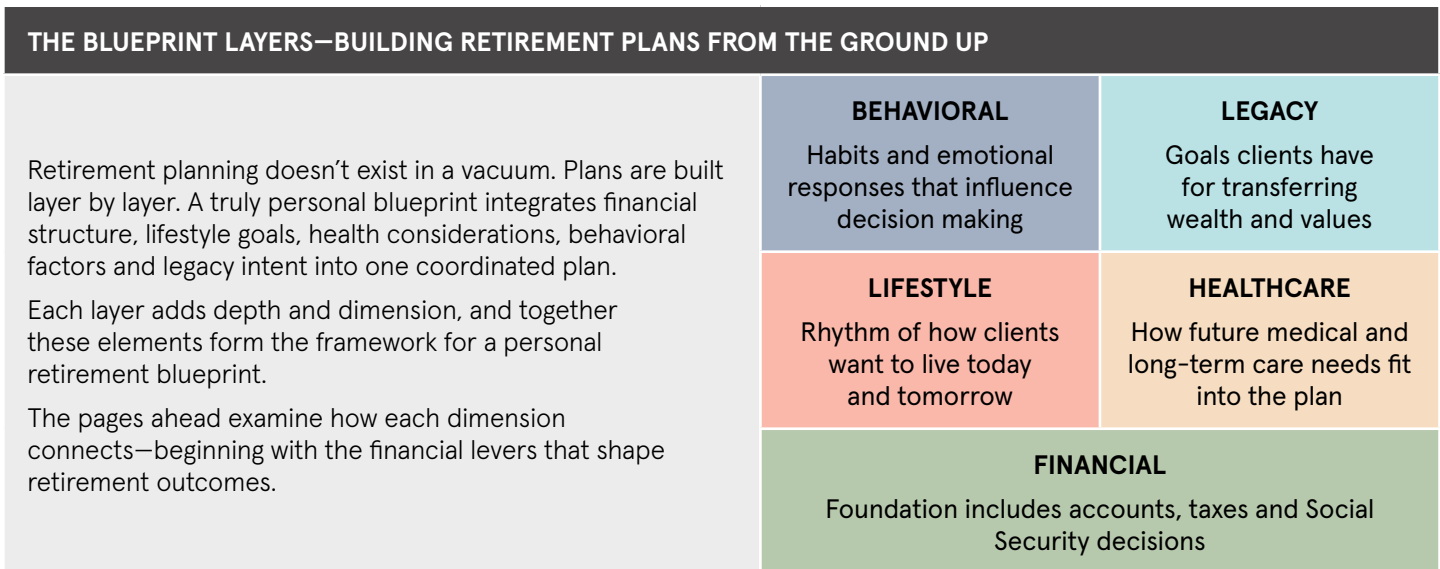
Every client’s journey is unique—shaped by their goals, life events and tradeoffs they make between spending, saving and security. Saying retirement planning should be personal is easy. Putting it in practice is more difficult. After decades of standardized approaches, financial professionals are learning to balance individualization with structure, flexibility with discipline and personalization with practicality.

**A BLUEPRINT FOR CLARITY**

This paper explores how a personal blueprint approach can help navigate the realities of retirement planning. It offers approaches to personalize plans across six key dimensions.

1. **Financial levers that shape retirement outcomes**
2. **Tax strategies that add flexibility**
3. **Spending and plan-adjustment frameworks**
4. **Communication styles that build understanding**
5. **Redefined measures of success**
6. **Technology and the human touch**

Personalization isn’t about reinventing the process. It’s about turning complexity into clarity clients can understand and act on—clarity that lasts as their lives evolve.



Source: Adapted from Frazie Wealth Management, “Designing a Holistic Retirement Plan: Integrating Financial Stability, Wellness, and Relationships,” accessed October 21, 2025. This graphic is for illustrative purposes only and is not intended to predict or recommend specific financial decisions or outcomes.

## DIMENSION 1. FINANCIAL LEVERS THAT SHAPE RETIREMENT OUTCOMES

### PLANNING STARTS WITH THE RIGHT MIX OF ACCOUNTS

A personalized retirement plan reflects more than investment selection. Account structure, Social Security, healthcare, long-term care and legacy preferences all shape outcomes. Non-financial factors, such as risk tolerance and lifestyle choices, add another layer to the plan.

### ACCOUNT STRUCTURE CAN SHAPE FLEXIBILITY

Each retirement account type has distinct tax treatment, withdrawal rules and required minimum distribution (RMD) requirements.

Personalizing plans often starts with understanding how these different account types can complement one another. As shown below, a taxable brokerage account offers liquidity before age 59½. A Roth IRA can allow tax-free qualified withdrawals and may support certain legacy goals, subject to IRS rules.

*Coordinating across various account types can help create more flexibility in how and when clients draw income, manage taxes and adapt to changing needs over time.*

ACCOUNT TYPE	TAX TREATMENT	WITHDRAWAL RULES	RMDS?	BENEFITS
Traditional 401(k)/ IRA <sup>4</sup>	Tax-deferred* contributions and growth	Fully taxed as income	Yes, starting at age 73	Maximize tax savings while working
		10% penalty if money is withdrawn before age 59½		Defer taxes until retirement
		Exceptions: Certain medical expenses, higher education, first-time home purchase <sup>5</sup>		
Roth 401(k)/ IRA <sup>4</sup>	No upfront deduction	Tax-free: After age 59½ and five-year hold	No	Tax-free retirement income
	Tax-free growth	Before 59½: Taxes and 10% penalty on gains		Estate flexibility—beneficiaries may receive qualified distributions tax free <sup>7</sup>
		After 59½ (no five-year hold): Income tax on gains only <sup>6</sup>		
Taxable brokerage account <sup>8</sup>	Capital gains taxed when sold	No withdrawal penalties	No	Liquidity during working years
	Dividends and interest may be taxed annually	Full access to funds		Flexible access to investments before 59½ with no early withdrawal penalties

<sup>4</sup> US Bank, "IRA vs. 401(k): What's the Difference," accessed October 21, 2025.

<sup>5</sup> US Bank, "IRA and 401(k) Withdrawal Rules," accessed October 21, 2025.

<sup>6</sup> Hayden Adams and Chris Kawashima, Charles Schwab, "What to Know About Five-Year Rule for Roths," November, 15, 2024.

<sup>7</sup> Fidelity, "9 Compelling Roth IRA Benefits," October 10, 2025.

<sup>8</sup> Fidelity, "Investing Beyond Your 401(k)," September 30, 2025.

\* Tax deferral offers no additional value if an IRA or a qualified plan, such as a 401(k), is used to fund an annuity and may be found at a lower cost in other investment products. It also may not be available if the annuity is owned by a legal entity such as a corporation or certain types of trusts.



**BEYOND ACCOUNTS: ADDITIONAL PLAN FACTORS**

A personalized retirement plan also considers the following factors.

**Social Security:** When to claim benefits to maximize lifetime value, including coordinating timing between spouses. A free online Social Security strategy calculator is available at [opensocialsecurity.com](https://www.opensocialsecurity.com) to help individuals and couples optimize their lifetime benefits.

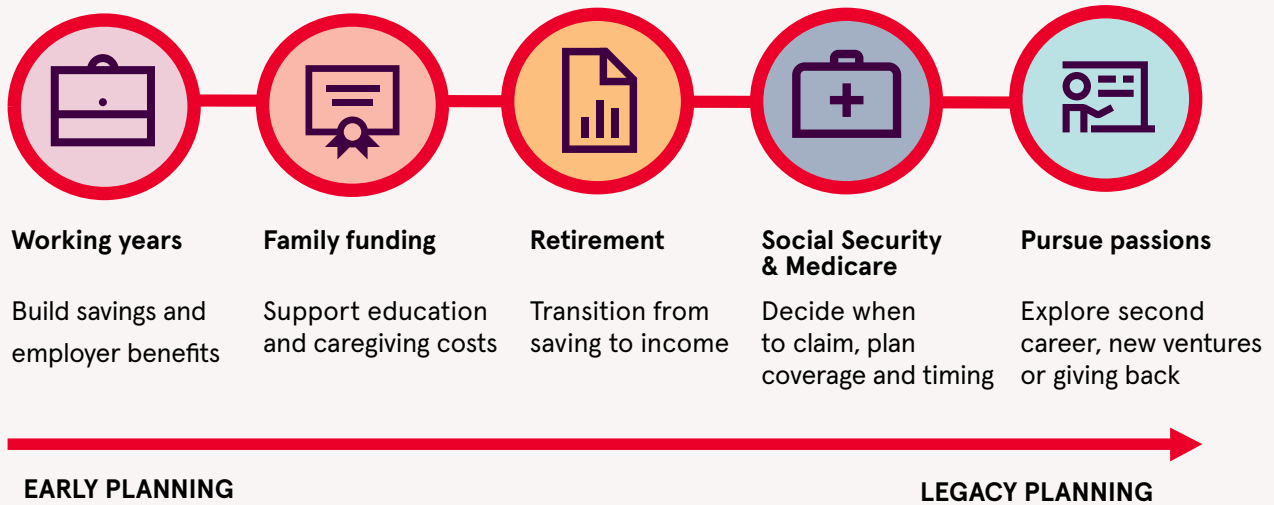
**Healthcare and Medicare:** Planning for out-of-pocket costs and coverage both before and after clients join Medicare at age 65.

**Long-term care:** It's estimated 70% of people 65 and older will require some form of care.<sup>9</sup> Plans should reflect preferences for in-home versus facility care and funding approaches. [Download Part 3](#) of Jackson's Security in Retirement Series to learn more about managing long-term care needs and other healthcare risks in retirement.

**Estate and legacy:** From tax-advantaged 529 plans for future education expenses to Roth conversions, even modest estates can benefit from proactive planning, especially as the transfer of generational wealth accelerates.<sup>10</sup>

**DECISION TIMELINE**

Thoughtful financial plans consider key financial milestones across the retirement journey.



Source: This sample timeline is for illustrative purposes only and not intended to predict or recommend specific financial decisions or outcomes. Diversification does not assure a profit or protect against loss in a declining market.

<sup>9</sup> Christine Benz, Morningstar, "100 Must-Know Statistics About Long-Term Care: 2023 Edition," March 29, 2023.

<sup>10</sup> Kim Marney, BPM, "Generational Wealth Transfer: Tips for Family Offices," July 24, 2025.

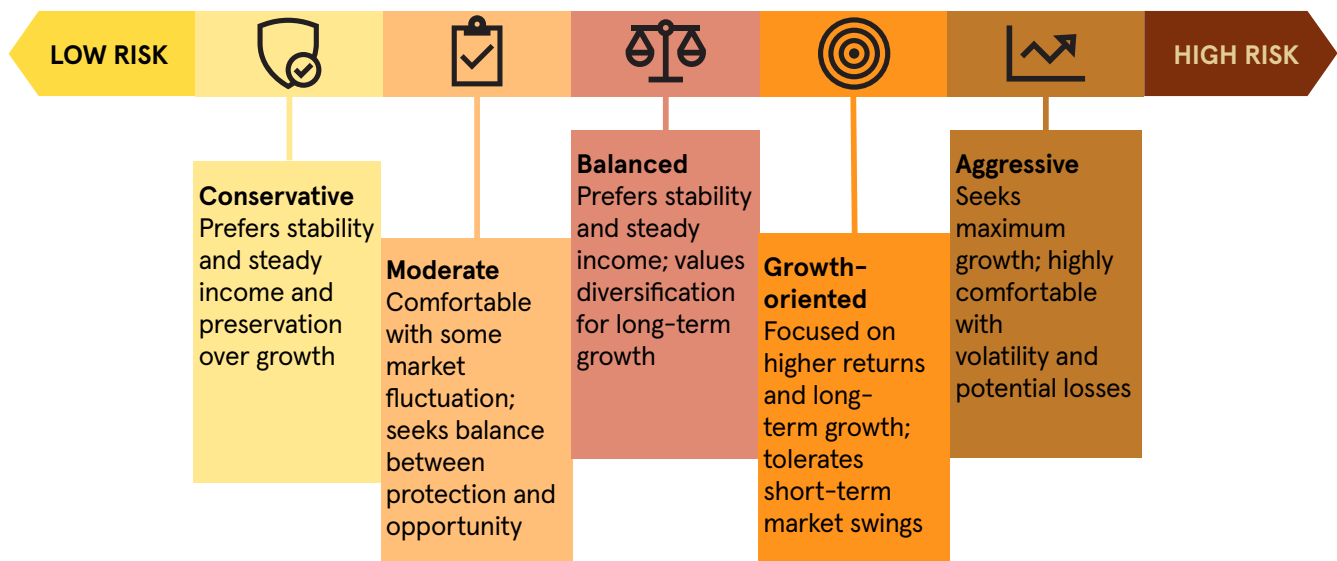
**BEHAVIORAL INSIGHT:**

Two investors with identical portfolios may react differently to the same market event. Understanding emotional risk tolerance helps personalize not just allocations but expectations.

**BALANCING RISK APPETITE AND BEHAVIOR**

Clients experience risk differently. Some stay the course through volatility and others react emotionally. Tools such as risk-profiling software or behavioral assessments can help align portfolio strategy with personality. For instance, [this assessment](#) from the University of Missouri is designed to gauge risk tolerance. It’s also important to assess how clients feel about the plan’s long-term success, not just market swings. For instance, as Pfau notes, are they willing to risk a future shortfall rather than sacrificing income in the present?

**RISK TOLERANCE AND BEHAVIOR SPECTRUM**



Source: Adapted from Ameriprise Financial, "How to Determine Risk Tolerance for Investing," accessed October 22, 2025; and Matt Ward, New Century Investments, "How to Prepare for Your Financial Future," March 21, 2022. This sample spectrum is for illustrative purposes only not intended to represent all investor types or behaviors. Diversification does not assure a profit or protect against loss in a declining market.

**“If there’s an income shortfall, how much does a client care, and what are they willing to do to recover?”**  
 – Wade Pfau

## EVOLVING RETIREMENT LIFESTYLES

Retirement is no longer a single event. Some retirees phase out of work, others start encore careers, relocate or take sabbaticals. A personal blueprint should reflect the lifestyle each client envisions.

- **Phased retirees.** Roughly one in three workers age 50 and older surveyed in 2024 by WTW at medium and large U.S. private-sector companies have either begun or want to reduce their working hours gradually.<sup>11</sup>
- **Encore careerists.** Launching a business, freelancing or consulting changes income sources, benefits and planning horizons.
- **Caregivers.** It's estimated 63 million Americans provide ongoing care for other adults or children<sup>12</sup>, affecting cash flow, housing and emotional well-being.
- **Relocators.** Downsizing or moving to a new area or abroad introduces new financial and tax considerations.
- **FIRE participants.** "Financial independence, retire early" advocates face entirely different planning horizons.

These paths differ widely, but each requires a plan that adapts to changing goals, timelines and income sources.

*A personalized retirement plan doesn't just ask "When will you retire?" It asks, "What do you want your next life chapter to look like?"*

## INCOME TOOLS WITHIN A PERSONALIZED PLAN

While investment portfolios remain central to most retirement strategies, some clients also value steady, predictable income alongside market-based growth. Tools such as bond ladders, target date funds and annuities can play a role within that broader toolkit when the goal is to balance opportunity for growth with a measure of stability or lifetime income.

The right mix depends on each client's comfort with market risk, liquidity needs and income priorities.

### What is an annuity?

An annuity is a long-term, tax-deferred vehicle designed for retirement and is an insurance contract. Variable annuities and registered index-linked annuities involve investment risks and may lose value. Earnings are taxable as ordinary income when distributed. Individuals may be subject to a 10% additional tax for withdrawals before age 59½ unless an exception to the tax is met. Add-on benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity and are subject to conditions and limitations. There is no guarantee that a variable annuity with an add-on living benefit will provide sufficient supplemental retirement income.

<sup>11</sup> WTW, "Amid Falling Coincidence, 1 in 3 U.S. Employees Wants to Phase into Retirement" August 21, 2024.

<sup>12</sup> AARP and National Alliance for Caregiving, "Caregiving in the US," 2025.

## DIMENSION 2. TAX STRATEGIES THAT ADD FLEXIBILITY

### USING TAXES AS A LEVER FOR PERSONALIZATION

Taxes can offer a powerful way to personalize a retirement plan.

Coordinating how and when income is realized through different account types can help clients manage taxable income year by year while preserving flexibility for the future.

Thoughtful tax strategy turns uncertainty about future rates into an opportunity for choice and control, especially with advance planning.

### COORDINATING WITHDRAWALS

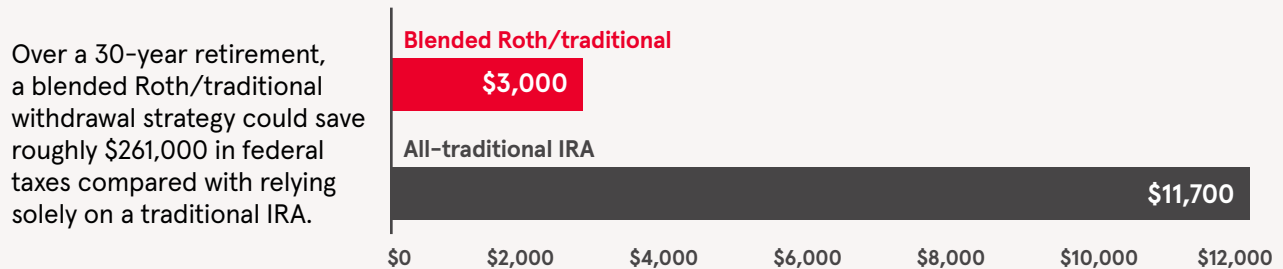
Diversifying across traditional and Roth IRA accounts, along with taxable savings, only helps when withdrawals are coordinated.

By deciding where each dollar comes from, clients can stay in lower brackets, limit taxation of Social Security benefits<sup>13</sup> and avoid higher Medicare premiums.<sup>14</sup>

For example, a 65-year-old retiree needing \$80,000 in after-tax income would have to withdraw about \$91,500 per year if the entire amount came from a traditional IRA, resulting in roughly \$11,700 in federal taxes. By splitting withdrawals between Roth and traditional IRAs, the annual tax bill could fall to about \$3,000—lowering the effective federal tax rate from about 12.6% to 3.5% while keeping the same after-tax income.\*

#### ESTIMATED ANNUAL FEDERAL TAX IMPACT OF WITHDRAWALS\*

(based on \$80,000 after-tax income)



\* For illustrative purposes only. This hypothetical example assumes a single filer age 65, the 2024 federal tax brackets, and a \$16,550 standard deduction. In the all-traditional IRA scenario, the effective federal tax rate is approximately 12.7% (\$11,658 tax on \$91,500 gross withdrawal, \$75,450 taxable income). In the blended Roth/traditional IRA scenario, the effective federal tax rate is approximately 3.5% (\$2,945 tax on \$26,450 taxable income). Actual results will vary based on individual circumstances and future tax law changes.

<sup>13</sup> Fidelity, "Is Social Security Still Taxable?" July 9, 2025.

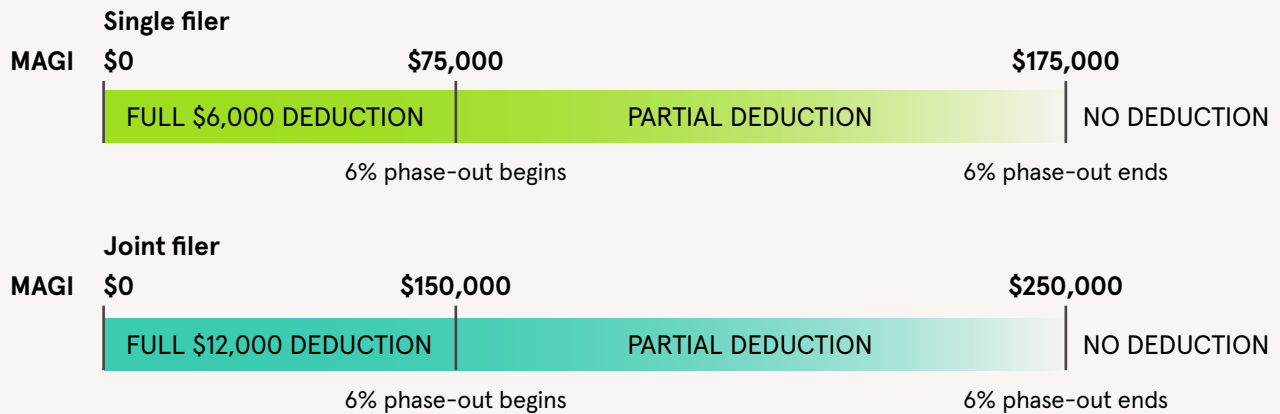
<sup>14</sup> Social Security Administration, "Premiums: Rules for Higher-Income Beneficiaries," accessed October 10, 2025.

**ADAPTING TO THE 2025 TAX LAW**

The tax and spending act of 2025, passed as the One Big Beautiful Bill Act, introduced income- and age-sensitive deductions that make tax planning even more personal.

From 2025 through 2028, those age 65 and older can claim an additional \$6,000 deduction—\$12,000 for married couples—beyond the standard deduction. The benefits phase out at a 6% rate once modified adjusted gross income (MAGI) exceeds \$75,000 for a single filer or \$150,000 for those filing jointly. The deduction disappears entirely for MAGI exceeding \$175,000 and \$250,000, respectively.<sup>15</sup>

**HOW THE ADDITIONAL AGE 65-AND-OLDER DEDUCTION PHASES OUT BY MAGI (2025-2028)**



Source: Adapted from Emerson Sprick, Bipartisan Policy Center, "The 2025 Tax Bill: Additional \$6,000 Deduction for Seniors Simplified," June 12, 2025.

**EXPANDING THE SCOPE OF THOUGHTFUL TAX PLANNING**

The 2025 law provides additional deductions, including those for auto loan interest, and excludes certain earnings from tips and overtime from taxable income—each with its own phaseout threshold.<sup>16</sup>

Knowing where they fall can help with managing withdrawals and taxable income.

For clients approaching retirement, planning across account types helps preserve flexibility as income needs, expenses and tax laws change.

<sup>15</sup> Emerson Sprick, Bipartisan Policy Center, "The 2025 Tax Bill: Additional \$6,000 Deduction for Seniors Simplified," June 12, 2025.

<sup>16</sup> IRS, "One, Big, Beautiful Bill Act: Tax Deductions for Working Americans and Seniors," FS-2025-03, July 14, 2025 (updated July 25, 2025).

## DIMENSION 3. SPENDING AND PLAN-ADJUSTMENT FRAMEWORKS

### DESIGNING INCOME PLANS FOR CHANGING NEEDS

Retirement income planning isn't a one-time decision. Markets, inflation and spending patterns change over time, which means the way income is generated and adjusted must evolve as well.

Personalized planning can be more powerful when it's anchored to real-life decision points—the moments that matter most for clients, such as electing Social Security or Medicare, transitioning from full-time work or managing major lifestyle changes. These are times when adjusting income strategies can have a major impact.

Formulas like the 4% rule can serve as a starting point, but today's planning approaches increasingly emphasize flexible withdrawal strategies that respond to market performance, personal spending needs and the reality of longer retirements for many Americans.<sup>17</sup>

An adaptable plan—like the approaches shown below—can help clients balance stability and growth while aligning with their comfort level and lifestyle priorities.

STRATEGY	DESCRIPTION	MAY APPEAL TO CLIENTS WHO...	KEY CONSIDERATIONS
<b>Dynamic withdrawals<sup>18</sup></b>	Adjusts withdrawal amounts periodically based on portfolio performance—reducing income in weaker markets and allowing increases after growth periods.	Prefer flexibility to respond to market changes rather than following a fixed spending rule.	Works best when clients can tolerate income variability. Requires monitoring and discipline during downturns.
<b>Bucketing<sup>19</sup></b>	Segments assets into time-based “buckets” (near-, mid- and long-term) to match investments with expected spending needs.	Want a structured, visual approach that ties investments to specific time horizons.	Needs ongoing review and rebalancing as each bucket depletes or shifts into a new time frame.
<b>Goal-based planning<sup>20</sup></b>	Prioritizes spending and investment strategies around key life goals—such as travel, healthcare or legacy wishes—rather than fixed timelines or percentages.	Think about retirement in terms of life priorities and outcomes.	Could require tradeoffs among goals as markets or circumstances change.

### BEHAVIORAL INSIGHT:

Many retirees hesitate to draw down savings even when plans show they can afford to. Framing withdrawals around purpose—specific goals or time segments—may help reduce anxiety and make spending feel more intentional.

<sup>17</sup> Associated Bank, “The New Math of Retirement: A Modern Approach to Planning,” July 29, 2025.

<sup>18</sup> Amy C. Arnott, Morningstar, “The Best Flexible Strategies for Retirement Income,” January 7, 2025.

<sup>19</sup> Charles Schwab, “Phasing Retirement with a Bucket Drawdown Strategy,” August 21, 2025.

<sup>20</sup> James Chen, Investopedia, “Goal-Based Investing: What It Means, How It Works,” April 30, 2025.

### BALANCING STABILITY AND PROTECTION

Annuities can work alongside traditional investments by offering market participation with varying levels of downside protection.

For example, a registered index-linked annuity (RILA) may be used to provide partial exposure to market growth while limiting losses within a dynamic withdrawal strategy. A near-term bucket might generate income for early retirement through a fixed index annuity (FIA) or other lower-risk sources such as cash, bonds and certificates of deposit (CDs).

Annuities can involve greater risk and expense than many lower-risk assets, and their benefits depend on product features, contract terms and how they are used within an overall plan.

### ADJUSTING PLANS AS NEEDS EVOLVE

Income plans are rarely static. Healthcare costs, market performance and tax changes can alter what they need from their portfolios. Reviewing income sources regularly—especially after major life or market events—can help keep a plan aligned with changing priorities.

**“Clients don’t know what they don’t know at these points.”**

— Wade Pfau

*Pfau notes that many clients move forward on major decisions—such as claiming Social Security or changing Medicare coverage—without fully understanding the ripple effects. Building in guided reviews at those key milestones can help prevent costly missteps.*

### STAYING ON TRACK OVER TIME

An adaptable income strategy can help clients feel more confident navigating uncertainty. By combining multiple sources like investments, structured products and other income tools, financial professionals can design plans that stay on track as clients’ needs and market conditions evolve.



## DIMENSION 4. REDEFINED MEASURES OF SUCCESS

### CONNECTING THROUGH WHAT CLIENTS VALUE MOST

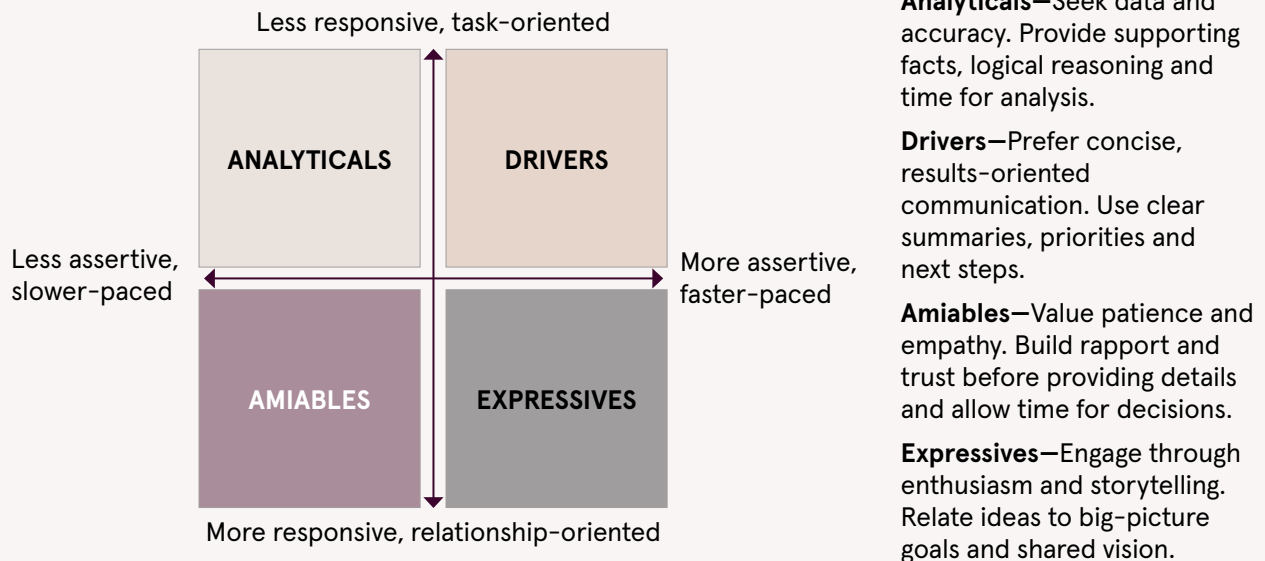
Financial conversations are complex—but clarity isn't just about what's said. It's also about how it's said. When financial professionals adapt their communication style to align with a client's natural tendencies, they can make technical ideas easier to grasp and decisions simpler to make.

Every client processes information differently. Some want bottom-line results, others value personal connection or detail. Recognizing those differences turns planning into partnership and understanding into confidence.

*Personalized retirement planning isn't only about optimizing portfolios—it's also about communicating in a way that builds lasting comprehension.*

### COMMUNICATING WITH DIFFERENT STYLES

Each reflects a different way people process and share information.



Sources: Graphic: Astrid Baumgardner, "Communicating Under Pressure: How to Leverage and Flex the 4 Communication Styles," September 17, 2018; Callout text and Behavioral insight: Michael Page, "Understanding Your Communication Style," August 2, 2024.

### BEHAVIORAL INSIGHT:

Recognizing your own communication style—and learning to adapt to others'—can improve collaboration, strengthen relationships and make conversations more effective.

## THE POWER OF PERSONALIZED COMMUNICATION

Clients want more than customized portfolios—they also want communication that fits their goals and mindset. Tailored explanations and materials aligned with how clients absorb information can help them feel more confident and engaged in the planning process.

The effort pays dividends. Research from T. Rowe Price based on a 2023 survey of a nationally representative group of 401(k) participants shows that personalized communications make a measurable difference for plan participants. Those who viewed targeted videos were twice as likely as others to increase their deferral rates or update their beneficiaries.<sup>21</sup>

Tailoring messages to participants' specific needs—by life state, goal or cultural preference—can encourage meaningful action and improve engagement compared with one-size-fits-all materials.<sup>22</sup>

## COMMUNICATING TRADEOFFS

There is no single “right” way to retire. Every decision involves tradeoffs—between spending now and saving for later, growth and stability, or family priorities and personal goals.

Financial professionals can add value by helping clients see those tradeoffs more clearly:

- **Show options visually.** Use simple scenario models to illustrate how choices affect income and risk.
- **Speak in relatable terms.** Link numbers to real-life examples clients understand.
- **Normalize adjustments.** Reinforce that changes are part of the plan, not signs of failure.
- **Keep it flexible.** Position the plan as a living document that evolves with each stage of life.

When clients can grasp both the benefits and limits of each choice, they can gain greater ownership and confidence in their plan—and that confidence matters. Not only do 78% of Americans say having a financial plan makes them happier and less stressed, but most (65%) agree that talking with a financial professional about their financial goals is important, according to Empower's May 2025 “The Great Decide” study of U.S. adults.<sup>23</sup>



<sup>21</sup> T. Rowe Price. “2024 U.S. Retirement Outlook,” November 2023.

<sup>22</sup> Ibid.

<sup>23</sup> Empower, “The Great Decide: New Empower Research,” May 8, 2025.

## DIMENSION 5. REDEFINED MEASURES OF SUCCESS

### LOOKING BEYOND RETURNS TO DEFINE OUTCOMES

For decades, retirement success was defined largely by portfolio performance or meeting a single income target.

But as the share of clients seeking more holistic guidance continues to grow, success today extends far beyond returns.<sup>24</sup> Financial professionals now look to client confidence, understanding and alignment between plans and life goals as key measures of progress.

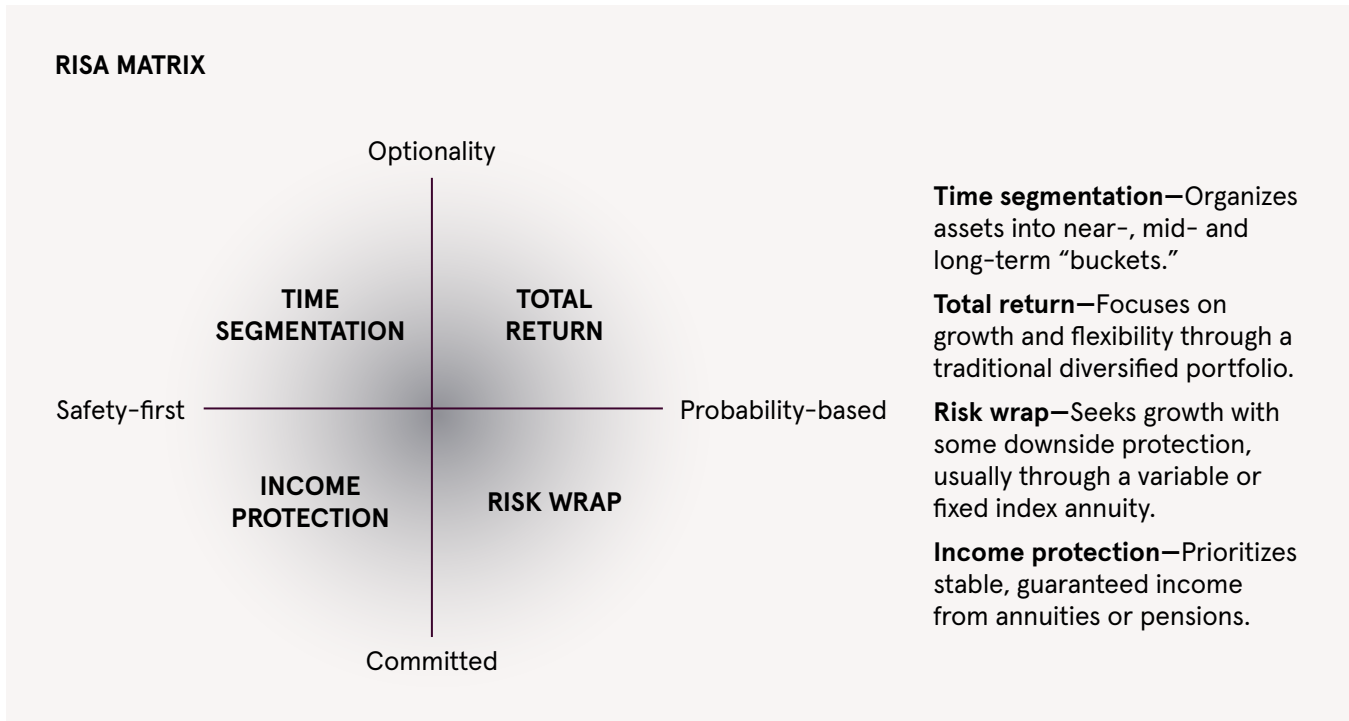
Every client defines retirement differently. Some prioritize security, others flexibility, and still others legacy. Recognizing these differences enables financial professionals to frame success on the client’s terms rather than a benchmark’s.

### UNDERSTANDING RETIREMENT INCOME STYLES

Pfau’s\* Retirement Income Style Awareness (RISA)<sup>®</sup> assessment<sup>†</sup> helps determine how retirees want to generate income and manage uncertainty. The assessment measures two key dimensions: whether income is created through market returns or protected guarantees<sup>‡</sup>, and whether investors prefer flexibility or long-term commitment in their strategy.<sup>25</sup>

**The result is a RISA matrix of four common income styles, each reflecting a different mindset toward risk and control.**

No single quadrant is “best.” Understanding which style fits helps financial professionals design income plans that align with how clients naturally think and feel about retirement.



Source: RISA<sup>®</sup>, “How to Select a Retirement Income Strategy That Is Right for You,” December 2023.

\* RISA was launched by Pfau and Alex Murguia in 2023 and has since become increasingly leveraged in financial services.

† Guarantees are backed by the claims-paying ability of the issuing insurance company.

Diversification does not assure a profit or protect against loss in a declining market.

<sup>24</sup> McKinsey & Company, “The Looming Advisor Shortage in US Wealth Management,” February 10, 2025.

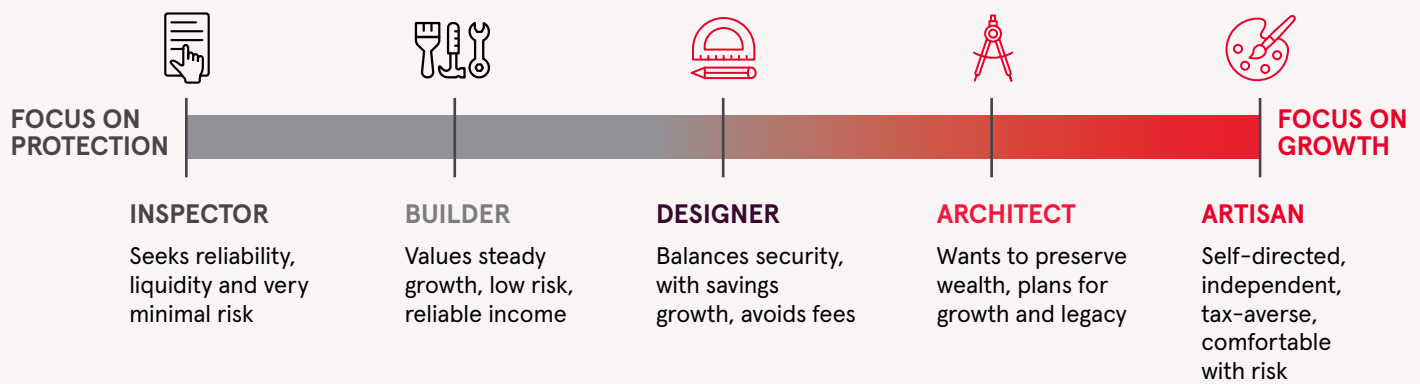
<sup>25</sup> RISA<sup>®</sup>, “How to Select a Retirement Income Strategy That Is Right for You,” December 2023.

### LINKING RESEARCH TO REAL-WORLD MINDSETS

Jackson’s own proprietary research complements Pfau’s framework by identifying five distinct investor personas—the Designer, Inspector, Builder, Architect and Artisan—each with unique attitudes toward risk, savings and income.\* A simple assessment appears in the research paper.

These personas help financial professionals uncover client mindsets, tailor conversations and align recommendations with how clients naturally think about retirement.

### HOW CLIENT MINDSETS SHAPE DEFINITIONS OF SUCCESS



Source: Jackson’s research on investor personas, April 2021.

### BEHAVIORAL INSIGHT:

Understanding the psychology behind financial decisions helps transform planning from a technical exercise into a collaborative process rooted in empathy and self-awareness.

### MEASURING SUCCESS BEYOND PERFORMANCE

When success is defined only by returns, even a well-built plan can feel incomplete. A personalized definition of success could focus on:

- **Confidence** that income will meet spending needs
- **Clarity** about how and when to adjust the plan
- **Consistency** with personal values and family goals

Clients who see their plan reflect their own mindset are more likely to stay engaged through market cycles and maintain trust in their relationship with their financial professional.<sup>26</sup>

<sup>26</sup> Asset + Map, “Key Client Engagement Strategies,” August 11, 2025.

\* Jackson’s research on investor personas, conducted in partnership with Advanis, surveyed 1,005 investors between 40 and 84 years of age, retired or within 20 years of retiring, with investable assets between \$100,000 and almost \$10 million and ownership of at least two types of financial products. Surveys were conducted online between April 14, and April 28, 2021.

## DIMENSION 6. TECHNOLOGY AND THE HUMAN TOUCH

### USING INNOVATION TO DEEPEN—NOT REPLACE—CONNECTION

Digital tools are transforming how financial professionals build and manage retirement plans. They enable more personalized, data-driven strategies that enhance client experiences and increase the value of advice.<sup>27</sup>

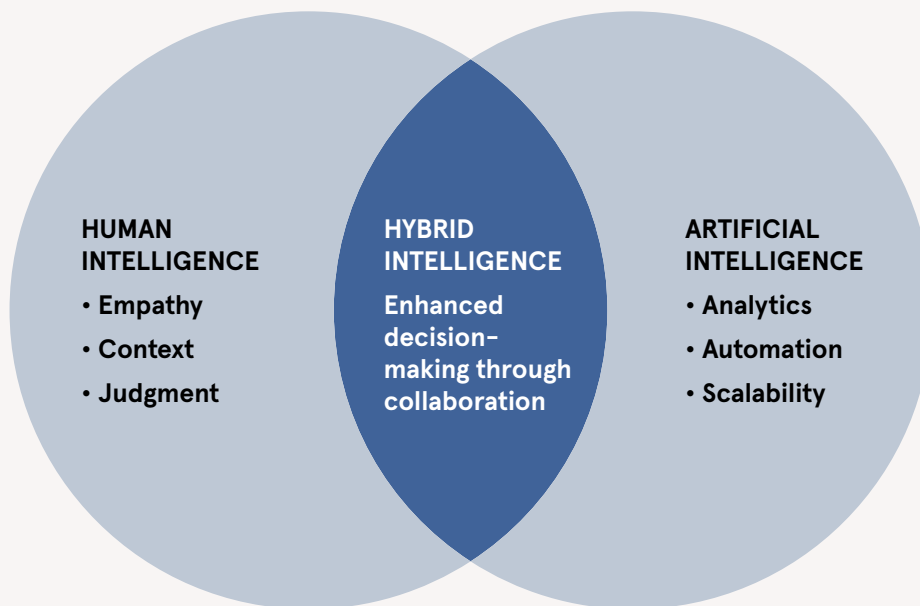
AI-driven analytics now deliver insights faster—automating time-consuming tasks, improving accuracy and supporting stronger client engagement. Financial professionals can evaluate market trends, refine strategies and forecast outcomes in real time—making advice more transparent and responsive.<sup>28</sup>

AI also can strengthen planning precision by improving asset allocation, risk management and client education. Algorithms can process vast data sets to identify opportunities while helping clients make more informed decisions.<sup>29</sup>

**Yet the greatest potential of AI lies not in automation but amplification—enhancing human expertise rather than supplanting it.** Technology can't replace professional judgment or empathy—and it shouldn't. Instead, financial professionals who integrate AI into their practices are elevating decision making by offering a hybrid human-and-machine intelligence model.<sup>30</sup>

### HYBRID INTELLIGENCE:

Combining human and artificial insight



Source: Adapted from Melissa Guerra Jauregui, Institute for the Future of Education, "Hybrid Intelligence: Humans + AI," February 20, 2025.

<sup>27</sup> Rick Hedderick, NAIFA, "The Future of Financial Planning with the Use of Artificial Intelligence," March 17, 2025.

<sup>28</sup> Ibid.

<sup>29</sup> Ibid.

<sup>30</sup> Ibid.

## BEHAVIORAL INSIGHT:

While AI can enhance financial planning, clients continue to place the greatest trust in human judgment and personal relationships—areas where financial professionals add unique value.\*

### KEYS TO PERSONALIZATION

Technology can make personalization more efficient, but it still depends on human understanding and guidance.

- Try to use technology to **enhance conversations**, not replace them.
- Allow automation to **handle routine tasks** so more time can be spent on client goals.
- Apply AI and analytics to **uncover insights**, while using empathy to interpret them.
- Keep **human judgment and trust** at the center of every recommendation.

### LOOKING AHEAD

AI adoption continues to accelerate across the financial services industry. The opportunity is to apply it responsibly—using automation to inform, not define financial planning.

Download this [Jackson white paper](#) to learn how financial professionals are already using AI—and what's coming next. For digital tools designed to support your clients' retirement journey, [click here](#).



\* Rick Hedderick, NAIFA, "The Future of Financial Planning with the Use of Artificial Intelligence," March 17, 2025.

## CONCLUSION: BRINGING STRUCTURE TO PERSONALIZATION

The five blueprint layers introduced earlier describe what a comprehensive retirement plan is built from—financial structure, lifestyle goals, health considerations, behavioral factors and legacy intent.

The six dimensions explored throughout this paper show how those layers can be personalized to reflect each client's circumstances, preferences and mindset.

Together they form a framework that can help financial professionals and their clients align structure with behavior to create plans that feel both practical and personal.

### FIVE POTENTIAL PERSONALIZATION PITFALLS

Even well-intentioned planning can fall short when personalization is out of balance. Avoiding these possible missteps can help strengthen engagement and trust.

1. **Over-customization.** Trying to personalize every detail can lead to decision fatigue. Focus on high-impact areas while standardizing where possible.
2. **Taking on too much.** A tailored approach works best with focus. Keep planning centered on each client's goals and collaborate with specialists when additional expertise is needed.
3. **Overreliance on technology.** Digital tools support personalization but can't replace human connection or context.
4. **Not setting guardrails.** Flexibility is valuable, but clear limits on spending, allocation or risk keep plans on course.
5. **Neglecting follow-through.** Personalized plans evolve. Regular check-ins ensure they stay aligned with each client's goals and motivations.

Personalization in retirement planning isn't about creating a flawless plan from day one, it's about building a flexible blueprint that adapts as clients' lives, goals and priorities evolve.

By applying these principles—and drawing on insights from Jackson's ongoing research and thought leadership series—financial professionals can turn complexity into clarity and instill confidence that lasts through every stage of retirement.

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To learn how annuities can help manage retirement risks and support personalized retirement planning, financial professionals should connect with their Jackson representative or visit [jackson.com/financial-professional](https://www.jackson.com/financial-professional).

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