

Weekly Insight  
March 2, 2026

# Are Poor Investments Stealing Your Income?

## This Week's Focus

Many Kansans are seeing higher rates on CDs and savings again. That feels like a chance to finally get paid on "safe money." But high rates also create a common retirement mistake: people lock up money quickly without a clear plan for income, taxes, or future flexibility.

This edition of SFL Weekly Insights shows you how to use today's higher-rate environment to build a steady retirement paycheck, avoid costly lock-in mistakes, and protect yourself if rates change or expenses rise.

## Content Overview



The three hidden income drains



How to build income without guessing rate changes



What "higher for longer" means for retirement income



A 5-minute Rate Lock Check to guide action



# High Rates & Higher Pressure Do **Not** Make *This* Mistake

When interest rates are high, it feels like a rare chance. CDs look better. Savings accounts look better. Even “guaranteed” offers start showing up more. **But here is the mistake that many retirees make:** they chase the rate, they lock money up, and they feel safe for a moment. Then life happens. A repair. A medical bill. A family need. Or rates change again and the plan no longer fits. This is why a high rate is not the same as a strong retirement plan. A strong plan answers one question: **“Can I cover my essentials without guessing the market?”**

## *The 2 traps retirees fall into during high-rate seasons*

**Trap 1: “I will fix it with one big move.”** This is the most common mistake. A retiree moves a large chunk of savings into one place because the rate looks good today. The problem is not the rate. The problem is the lack of a “next step.” If you lock too much money up for too long, you can lose flexibility. If you need the money early, you can face penalties or forced choices. A strong plan does not put everything on one timeline. It spreads decisions out.

**Trap 2: “I will avoid risk by avoiding growth.”** This one feels smart, but it can backfire. Many people go too conservative too early, especially when the news feels scary. Over time, inflation can slowly eat away what your money can buy. A plan needs safety, but it also needs long-term strength. This is where “poor investment choices” show up. Not because someone is careless. Because fear pushes them into a one-sided plan. The simple fix: build a paycheck plan, not a rate plan

When your income is built in steps, you do not need to guess what rates will do next month. You do not need to panic if the market has a bad year. And you are less likely to drain savings too fast.

**The SFL Guaranteed Income Guidebook** teaches the idea of building income in stages. Think of it like steps.

1. One step for “right now” needs
2. One step for “later” needs
3. One step for “late-life” protection

## *The hidden risks so many people forget*

**Poor investment choices.** If your plan is not balanced, one market shift can hurt you. Your plan should be reviewed and adjusted over time, not set once and ignored.

**Taxes overlooked.** If you pull money out of the wrong account at the wrong time, taxes can take a bigger bite than expected. That can shrink your retirement paycheck without warning.

**No longevity protection.** Many people plan for “retirement,” but not for living into their 90s. Without late-life income protection, the fear of running out of money gets louder every year.

# Income Ladder Check

## Find Your Risk Level in 5 Minutes



### 1) Circle your situation today - Where are you at right now?

I am retired | Retiring soon | Not sure when

### 2) Essentials Snapshot - What are your monthly expenses?

Housing + utilities: \$ \_\_\_\_\_

Groceries: \$ \_\_\_\_\_

Gas/transport: \$ \_\_\_\_\_

Medical + prescriptions: \$ \_\_\_\_\_

Other must-pay bills: \$ \_\_\_\_\_

**TOTAL essentials:** \$ \_\_\_\_\_

### 3) Guaranteed Income Snapshot - What are your income streams?

Social Security: \$ \_\_\_\_\_

Pension: \$ \_\_\_\_\_

Other guaranteed income: \$ \_\_\_\_\_

**TOTAL guaranteed income:** \$ \_\_\_\_\_

### 4) The number that controls your stress

Essentials Gap = Total Essentials – Guaranteed Income

**My Essentials Gap is:** \$ \_\_\_\_\_ **per month**

### 6) Quick Yes/No Check - Circle YES if true

**YES / NO** I am moving money mainly because rates look high.

**YES / NO** I do not know what happens if rates drop.

**YES / NO** I have money locked up that I might need soon.

**YES / NO** I do not know my early-withdrawal or surrender rules.

**YES / NO** I have not reviewed my investments in the last year.

**YES / NO** I do not know the tax impact of withdrawals.

**YES / NO** I do not have a late-life income protection plan.

#### Score (count your YES answers)

0-2 YES: **Stable**. Confirm details before you lock in.

3-4 YES: **At risk**. One wrong move can create a gap.

5+ YES: **Urgent**. Book a review before you commit.

### 7) Bring this to your no-cost review

Latest statement(s): CD / IRA / 401(k) / brokerage: \_\_\_\_\_

Any annuity statement (if you have one): \_\_\_\_\_

Your top 3 essentials: \_\_\_\_\_



## THIS IS YOUR NEXT STEP

**Book your no-cost Guaranteed Income Review:**

Go to [www.SolutionsForLifeKS.com/book-appointment](http://www.SolutionsForLifeKS.com/book-appointment)

Or call: **785-404-6664**

## 8. Poor Investment Choices

- Diversify your portfolio across low-risk, moderate, and growth assets.
- Regularly review your investments and adjust based on market conditions.
- Consider annuities or other guaranteed income products for a portion of your portfolio.

## 9. Taxes Overlooked

- Work with a tax professional to understand the tax implications of retirement withdrawals.
- Use tax-efficient strategies such as Roth IRA conversions or drawdowns from taxable accounts first.
- Factor in Required Minimum Distributions (RMDs) in your planning.

## 10. No Longevity Protection

- Purchase annuities that offer lifetime income.
- Evaluate deferred income annuities (DIAs) or Qualified Longevity Annuity Contracts (QLACs).
- Ensure that a portion of your portfolio is dedicated to lifetime income.



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