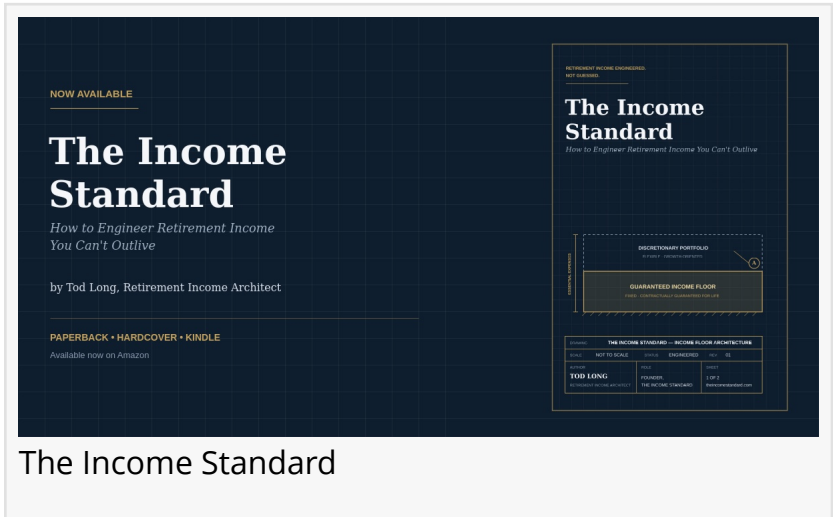


Tod Long Publishes The Income Standard: a Blueprint for Retirement Income

Retirement income architect Tod Long's debut book reframes retirement planning as an engineering problem, with real case studies and free calculators.

FRISCO, TX, UNITED STATES, August 20, 2026 /EINPresswire.com/ -- Tod Long, founder of [The Income Standard](#) and a retirement income architect with over two decades of experience, today announced the publication of his debut book, *The Income Standard: How to Engineer Retirement Income You Can't Outlive*, now available in paperback, hardcover, and Kindle editions on Amazon.



The book argues that most retirement plans fail not because people saved too little, but because accumulation and income distribution are fundamentally different disciplines — and nearly every financial tool built for savers stops working the moment someone actually retires. Drawing on sixteen chapters adapted from two seasons of Long's podcast, the book walks readers through the guaranteed income floor, sequence-of-returns risk, longevity exposure, and the tax-timing decisions — Required Minimum Distributions, Social Security filing age, decumulation sequencing — that can cost or save six figures over a retirement depending on whether they're made proactively or left to chance.

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For thirty or forty years, the industry optimizes people for accumulation, then hands them a balance and calls it retirement-ready.”

Tod Long, Founder of The Income Standard

"The number was never the plan," Long said. "For thirty or forty years, the entire industry optimizes people for accumulation, and then hands them a balance and calls it retirement-ready. This book is the framework I wish someone had handed my clients ten years before they needed it."

The book's cover departs deliberately from the genre's usual look. Rather than the centered gold-on-navy design common to business and finance titles, *The Income Standard* is designed as

a literal engineering blueprint — complete with a technical cross-section diagram of the "income floor" concept and drafting-style title blocks on both the front and back covers, tying directly to the book's central premise: retirement income engineered, not guessed.

Each chapter pairs a structural risk with a real case study and, in several chapters, a direct link to a free calculator so readers can run their own numbers before reading someone else's — reinforcing the book's core position that it isn't a pitch for any single product, but a framework for asking better questions of any advisor, anywhere.

The Income Standard is published by [Loadstar House](#) and is available now at Amazon in paperback (\$17.99), hardcover (\$24.99), and Kindle (\$9.99) editions.

About Tod Long

Tod Long is a retirement income architect with over two decades of experience, licensed in 30+ states. He is the founder of The Income Standard, a retirement income education platform, and host of its companion podcast, where he translates income engineering into frameworks pre-retirees can actually use. He lives in Frisco, Texas.

About The Income Standard

The Income Standard is a retirement income education platform built around a simple premise: retirement income should be engineered, not guessed. Through its podcast, book, and free online tools, it helps pre-retirees understand the structural risks — sequence risk, longevity risk, tax sequencing — that most financial plans never address directly.

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