

Retirement Planning Niche

1. Niche Snapshot

The retirement planning audience is typically between 45 and 65 years old and approaching the point where retirement is no longer an abstract concept. They are aware that their decisions over the next several years will define the quality of the rest of their lives, and that awareness creates a level of engagement and urgency that makes this one of the most motivated audiences in personal finance.

What they are really looking for is clarity. They often feel overwhelmed by conflicting advice, confused by investment terminology, and uncertain whether they have saved enough. Many have a pension or employer-sponsored plan but have never taken a close look at whether it is actually working hard enough for them. They want someone to cut through the noise and give them a practical, trustworthy path forward.

A meaningful portion of this audience is also dealing with specific concerns such as how to handle a 401(k) or IRA drawdown without triggering unnecessary tax, how to protect their savings from inflation, whether to consider gold or other alternative assets, and how to model different retirement date scenarios to see the impact on their income. They are not beginners to money, but they are beginners to the planning phase, which is distinct from the accumulation phase they have been in for decades.

This audience responds well to content that is educational, specific, and honest about the complexity involved. They are sceptical of anything that sounds like a sales pitch, but they will act decisively when they trust the source. Products and tools that help them understand their own situation, rather than selling them a one-size-fits-all solution, convert well in this niche. High-ticket Gold IRA offers also perform strongly here because this audience has real money to protect and is actively looking for ways to hedge against economic uncertainty.

2. The Affiliate Rolodex

All programme details are accurate as of early 2026. Commission rates, cookie durations, and programme terms do change, so confirm current details directly with each network or programme before promoting.

Programme 1: Empower (formerly Personal Capital)

Company	Empower Retirement / Personal Capital
Best Products	Free Personal Dashboard (retirement planning, investment tracking, net worth tools), wealth management services
Sign-up URL	https://www.empower.com/affiliates
Network	FlexOffers (also available via Impact)
Approval	Manual review. Empower targets affiliates with an audience of individuals who have \$100,000 or more in investable assets. A website, newsletter, or active social channel is required.
Commission	\$100 per qualified lead. The referral must link at least \$100,000 in tracked assets to their Empower account for the commission to be paid.
Cookie Duration	30 days
Payment Method	Via FlexOffers: direct deposit, cheque, or Payoneer
Payment Threshold	Confirm via FlexOffers account
Payment Frequency	Monthly, on a net-45 basis (e.g. January earnings paid in mid-March)
Key Restrictions	Audience must be US-based. Content must be relevant to personal finance and wealth management. No disease or misleading financial outcome claims.
Notes	Empower's free dashboard is genuinely useful to the retirement audience, which makes it an easy recommendation. The \$100 per qualified lead is a strong flat-rate payout, and because the tool itself is free to use, the conversion barrier is low. The qualifier that the referral must link \$100k or more in assets is worth bearing in mind when considering your audience fit.

Programme 2: Boldin (formerly NewRetirement)

Company	NewRetirement, Inc. d/b/a Boldin
Best Products	Boldin Financial Planner, PlannerPlus subscription (\$144/year), Boldin Advisors (CFP access), one-off retirement readiness reviews
Sign-up URL	https://www.boldin.com/retirement/affiliate-application/
Network	In-house affiliate programme
Approval	Manual review. Boldin looks for affiliates who are passionate about financial planning and have an established audience interested in retirement.
Commission	Tiered commission structure: the more subscribers you refer, the more you earn. Exact rates are disclosed on approval and not publicly stated.
Cookie Duration	Confirmed, with cookie tracking in place so referrals are credited even if users upgrade to a paid plan after their initial visit.
Payment Method	Monthly performance reports provided; payment method confirmed on approval
Payment Threshold	Confirm on approval

Payment Frequency	Monthly
Key Restrictions	Content must reflect an empowering, educational approach to financial planning. No misleading claims about outcomes. FTC affiliate disclosure required.
Notes	Boldin is one of the most highly regarded retirement planning tools among the DIY retirement community and is actively recommended by well-known personal finance YouTubers and bloggers. Because the base plan is free, it is easy to recommend without friction, and the PlannerPlus upgrade at \$144 per year is a straightforward conversion. The tiered structure means earnings grow as your audience grows.

Programme 3: Augusta Precious Metals

Company	Augusta Precious Metals
Best Products	Gold IRA, Silver IRA, physical gold and silver purchase outside of IRA
Sign-up URL	https://apmaffiliates.com/apply/
Network	In-house affiliate programme with a dedicated affiliate manager
Approval	Manual review. Augusta looks for affiliates in the finance, investment, and retirement space. A quality content platform is required.
Commission	\$500 per qualified lead, plus lifetime commissions on any purchases made by referred clients, including purchases by family members referred by the original client
Cookie Duration	90 days
Payment Method	Confirmed via the in-house programme on approval
Payment Threshold	Confirm on approval
Payment Frequency	Confirm on approval
Key Restrictions	No misleading claims about gold as an investment. No guarantees of returns. Content must accurately represent the nature of precious metals as a diversification strategy, not a guaranteed wealth-building solution.
Notes	Gold IRA programmes are among the highest-paying in the retirement niche because the average client investment is substantial. Augusta is considered one of the most reputable operators in the space with a strong education-first approach, which reduces friction for affiliates promoting them to a sceptical audience. The 90-day cookie and lifetime referral commissions make this a strong long-term earner for anyone building content around inflation protection and retirement portfolio diversification.