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**Retirement Watch**  
SPOTLIGHT SERIES

# Conquering the Key Retirement Fears: How to Make Your Retirement Happier, Healthier and Wealthier

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# Widespread Retirement Fears

**Even the wealthiest have concerns:**

- **Quality of life will decline as age**
- **Will be burden on families**
- **Will run out of money**

**Fears are consistent among income, wealth, other factors**

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# The Common Thread

## Longevity

**Possible drawbacks to long life:**

- **Must pay for those years**
- **Declining health, independence**
- **Increased costs**

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# The Retirement Fear Summary

**Longevity =**

- **medical expenses**
- **long-term care**
- **assistance**
- **poor decision making**

**Result: running out of money**

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# Defeat Or Delay the Key Problems

**Two-pronged strategy:**

- **nonfinancial solutions**
- **financial solutions**

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# Retirement Planning Isn't All About Finances

**Money buys happiness only to a point**

- **retirement is one of life's more stressful events**
- **Numerous stress factors with retiring**
- **First few years can be overwhelming**

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# The Hidden Retirement Problems

- **anxiety**
- **depression**
- **addiction**
- **suicide**

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# The Retirement Planning Solution

- **52% less likely to develop Alzheimer's**
- **44% less likely to have a stroke**
- **Cardiovascular event 29% less likely**
- **Life span increases**
- **Less likely to have chronic conditions**

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# Retirement Life Plan

Retirees need purpose

- Self-defining activities outside work
- Social engagement
- Close friends, family
- Exercise
- Nutrition

**Purpose ahead of exercise, nutrition**

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# Retirement Life Plan

**Life plan should include:**

- **Ideal day**
- **Ideal week**
- **Ideal month**
- **How activities vary during the year**

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# Retirement Not the Finish Line

- **Plan, begin activities before retiring**
- **Consider investing in:**
  - **Education**
  - **Serious hobbies**
  - **New career**
  - **Starting a business**

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# **Silent Threat to Successful Retirement**

- **Loneliness**
- **Public health crisis among aging:**
  - **Comparable to 15 daily cigarettes**
  - **Need connections**
  - **Develop a community**

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# The Financial Solutions

- **Guaranteed lifetime income**
- **Have a spending plan**
- **Fill the Medicare gaps**
- **Long-term care financing strategy**
- **Legacy plan**
- **Plan for the solo years**

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