

For Individuals & Families

# *The Path to Longevity & Retirement Readiness*



*The new intersection of retirement planning, healthcare, food, fitness and innovations*



The **10-Point Longevity & Retirement Check-Up™** and **Longevity & Retirement Readiness Report Card™** are products developed by and offered through Longevity Planning Advisors. The products are part of a two-step process that helps aging adults and their unpaid caregivers gain peace of mind that only comes from being prepared with a plan, no matter what life throws at them! **To schedule your FREE checkup or learn about other programs contact us at 317.468.2779 - [info@clpadvisors.com](mailto:info@clpadvisors.com)**

Special thanks to our research collaborators and program sponsors:

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# Why Conduct a 10-Pt Longevity & Retirement Readiness Checkup™?



We're living longer, healthier and have greater assets than previous generations. This gives us more opportunities to maximize life as we age to 100+.

For people approaching "traditional" retirement age, it can be quite challenging to navigate the transition period during which you think through how you want to live the next 30+ years.

***"The best way to predict the future is to create it"***

## There's so much to consider...

*What kind of retirement lifestyle do you want? How do you stay healthy and fit? How do you manage your finances to avoid outliving your initial nest-egg? How do you take care of family and causes? What about personal relationships? Where do you want to live? Do you want to engage in meaningful work, travel, continue learning, etc.?*

Our 2-Step process helps aging adults and their caregivers gain peace of mind that only comes from being prepared with a plan, no matter what life throws at them!



## Phases of Retirement

Whether you are approaching retirement or already in retirement, we believe there are distinct phases that your planning should be structured around.

These phases can be explained in many terms such as employment, age, family status and health status, just to name a few. In reality, the progression from one phase to the next is more of a continuum, and few move uniformly through the phases.



**pre-RETIREMENT**  
AGES 50-64

- Retirement budget planning
- Social Security & Healthcare planning
- Final stage of asset accumulation

**active RETIREMENT**  
AGES 65-74

- Part-time employment?
- Increased travel & leisure activities
- Higher level of income distribution
- Mortgage paid off?

**stable RETIREMENT**  
AGES 75-84

- Travel & leisure scaled back
- Health issues may surface
- Lower level of income distribution

**secure RETIREMENT**  
AGES 85+

- Predictable daily pattern
- Potential for onset of chronic or catastrophic illness
- Highest level of income distribution

# Preparing for Change

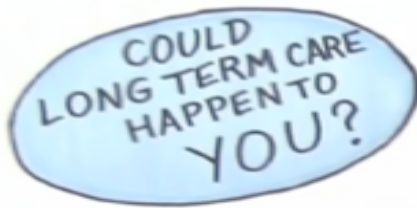
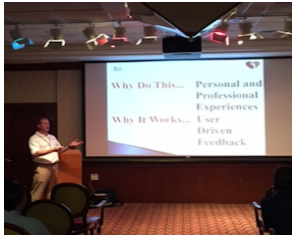
Retirement and change are inextricably linked. It is therefore important to identify and adapt to the potential risks and opportunities in your retirement years. Below are some common examples of both welcome and unwelcome milestones which should be considered in the planning process.

## WELCOME CHANGES:

- More time to spend with family and friends
- Opportunities for greater participation in volunteer activities
- Time for extended travel

## UNWELCOME CHANGES:

- Declining health
- Inability to stay at home
- Caring for or loss of loved on



- ② **Changes of You Having an Automobile Accident...**



- ④ **Yet...No One Would Go a Day without Auto and Home Insurance!**

- ⑤ **So...How Are You to Pay for Long Term Care?**

- ① **Changes of Having Your House Burn Down...**



- ③ **Changes of You Needing Long-Term Care...**



Our process is as much about contingency planning as it is about keeping you on track with your stated goals and objectives.

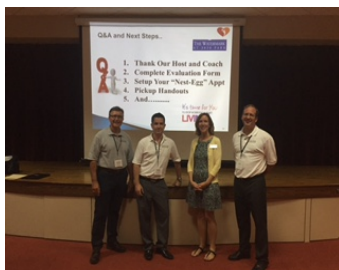
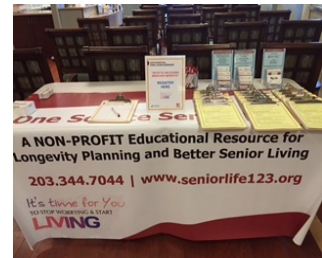
## Longevity and Retirement

Many of us will spend 30 or more years in retirement. Advancements in science and technology have allowed us to make better lifestyle decisions. Longevity is no longer primarily determined by genetics.

With increased life expectancy there is a clear need to expand traditional retirement planning to consider changes that go beyond tangible wealth.

This is why our approach focuses on total “Longevity Planning.” Longevity planning proactively seeks solutions for the complex issues and confusing landscapes surrounding retirement and aging.

### The Longevity Planning Landscape





### The Retirement Planning Landscape




## The Longevity & Retirement Readiness Report Card™

This Longevity Planning process can't be a "once-and-done exercise, readiness by definition needs to be continually improving process. *That's why our goal is to be your trusted advisor for life.*






### Longevity & Retirement Readiness Report Card™

 High Priority Advanced Planning  
 Transitional event  Lifestyle Juncture






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**Pre-Retirement (50-64)**

-  Retirement Budgeting (Grade \_\_)
-  Estate Planning (Grade \_\_)
-  Health, Life & LTC Insurance Assessment (Grade \_\_)
-  Employment Alternatives (Grade \_\_)
-  Social Security Optimization (Grade \_\_)





**Active Retirement (65-74)**

-  Required Minimum Distribution (Grade \_\_)
-  Medicare Enrollment/Management (Grade \_\_)
-  Inheritance (Grade \_\_)
-  Leisure & Travel Planning (Grade \_\_)
-  Consolidating Personal Health Records (Grade \_\_)

**Stable-Retirement (74-84)**

-  Establishing an Ethical Will (Grade \_\_)
-  Understanding Future Care Options (Grade \_\_)
-  Advance Healthcare Directives(Grade \_\_)
-  Philanthropy/Volunteerism (Grade \_\_)
-  Strategies for Staying at Home(Grade \_\_)

**Secure Retirement (85+)**

-  Possible Assisted Living Options (Grade \_\_)
-  Care Management & Advocacy (Grade \_\_)
-  Transportation Services (Grade \_\_)
-  Physical, Mental & Spiritual Wellness(Grade \_\_)