



# Reframing retirement

Rename, optimize and ignite your well-being in retirement

# **What we want to cover today**

**The manufactured  
concept of retirement**

**What retirees  
really want**

**“Re-wirement” begins  
with well-being**

**How can you create  
your best retirement?**

# **The manufactured concept of retirement**

# Historically, we gently transitioned life stages



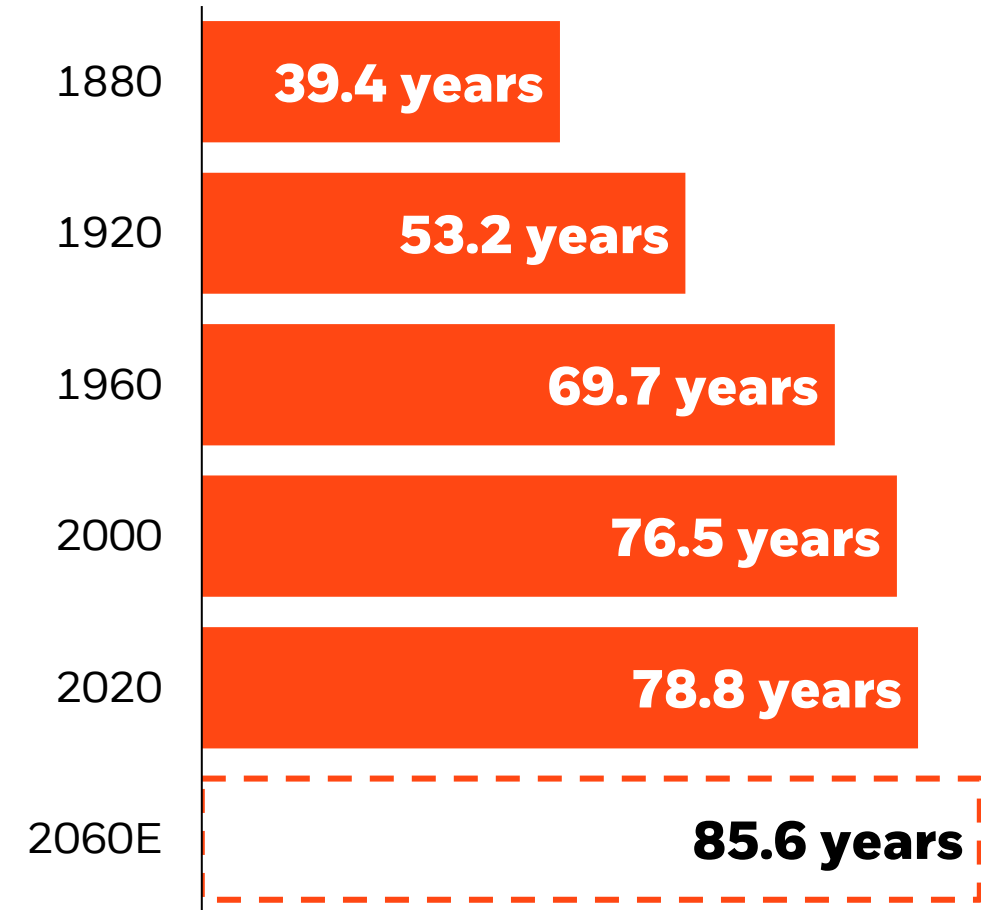


## Retirement served a purpose

**1881** Otto von Bismark created a disability insurance program for workers over 70

## But does it still make sense?

**Life expectancy has continued to increase**



Sources: Statista, "Life expectancy (from birth) in the United States, from 1860 to 2020," as of 8/7/23; U.S. Census Bureau, "Living Longer: Historical and Projected Life Expectancy in the United States, 1960 to 2060," 2020.



## Retirement fears abound

**Relationship  
issues**

**Expected to care  
for others**

**Financial  
problems**

**Poor health**

**Loss of control**

**Partner is  
“around” more**

**Loneliness**

**Decline in  
independence**

**Lack of  
meaningful  
engagement**

**Loss of status  
and identity**

**Grief**

**New routines**

# Retirement can bring big issues

**49%**

The proportion of men between the ages of 75 and 85 who drink beyond the recommended guidelines  
(**27%** of women do too)

**40%**

The increase incidence of depression after retirement.

**3x**


The increase in seniors' divorce rate since 1990.

**57%**

The proportion of seniors over age 65 and older who feel lonely.

Sources: Addiction Journal, "Older adults' alcohol consumption and late-life drinking problems: a 20-year perspective," 2009; Healthcare, "Prevalence of Depression in Retirees: A Meta-Analysis," 2020; Institute of family studies, "Seniors Who Split: Rates of 'Gray Divorce' Have Tripled Since 1990," 2024; Medicare FAQ, "Loneliness in Seniors Statistics: Combating Social Isolation," 2024.

# Retirement doesn't exist in many blue zones



**Loma Linda, CA**  
*Life expectancy a decade above overall US average.*

**Nicoya Peninsula, Costa Rica**  
*Deeply connected with family and community.*

**Sardinia, Italy**  
*Natural daily movement and tight knit multigenerational families.*

**Ikaria, Greece**  
*Slow and steady living leading to long life.*

**Okinawa, Japan**  
*Focused on minimally processed, plant-based diets.*

Source: The Good Life Journey, "Retire Early in a Blue Zone: Where Healthy Aging Meets Lifestyle Design," 2025.



**If you are 60, you still have...**



**24** years  
**8,760** days  
**210,240** hours  
**12,614,400** minutes  
**756,864,000** seconds





## Meet Joy

- At 43, I got a Ph.D.
- At 51, I started my dream job.
- At 54, I married the love of my life.
- At 55, I ran my first marathon.
- At 67, I self-published my first book.
- I turn 70 next year, and I can't wait!

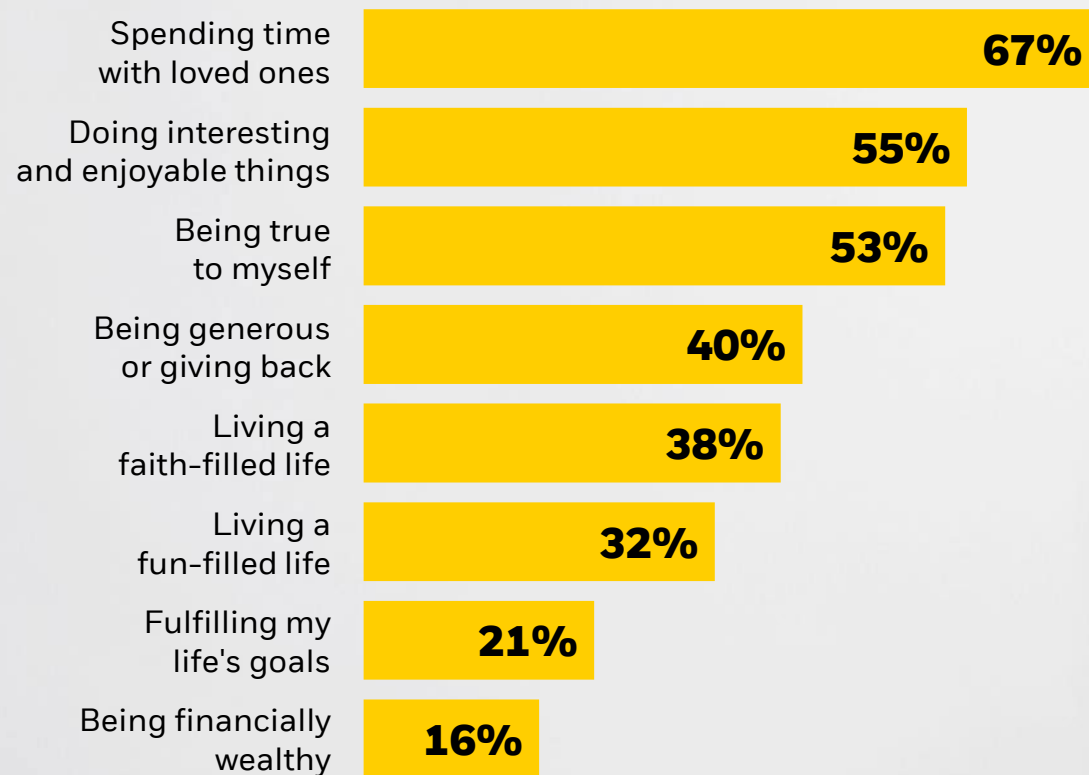
Source: @upworthy on Instagram

# **What retirees really want**



# What do retirees tell us?

## Greatest sources of purpose, meaning and fulfillment in retirement

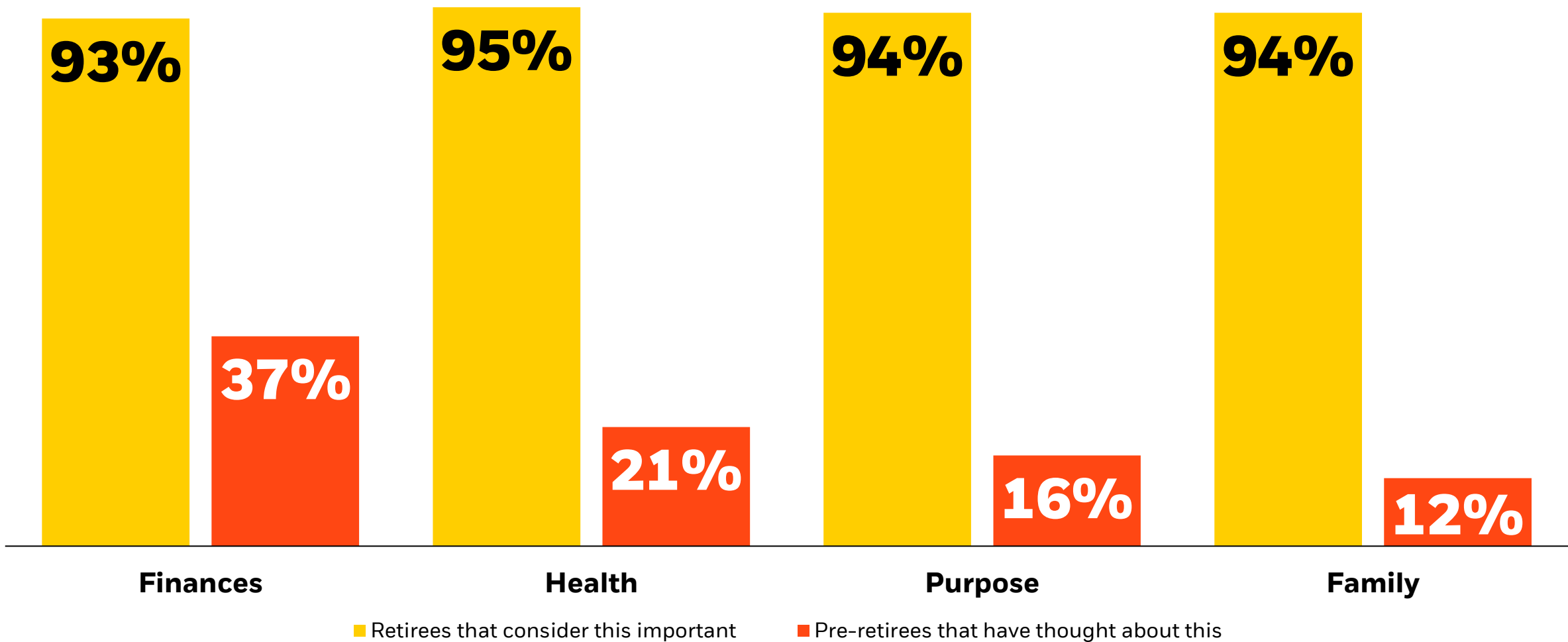


Source: Edward Jones, "The Four Pillars of the New Retirement: What a Difference a Year Makes," 2021; Designing 4 Better.



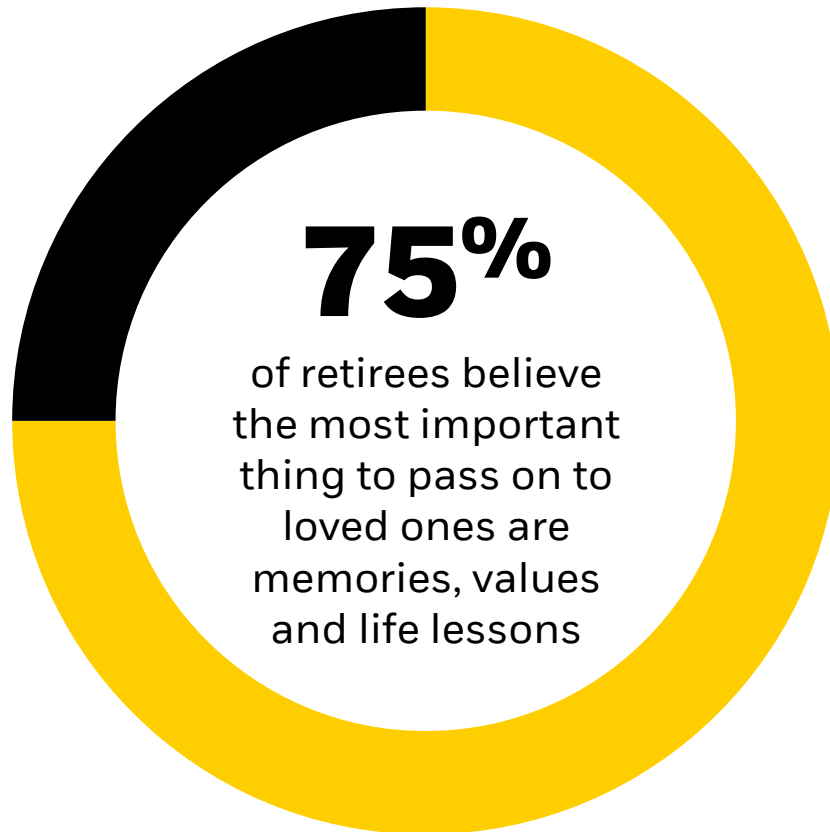


# Key retirement priorities that pre-retirees haven't considered



Source: Edward Jones, "The Four Pillars of the New Retirement: What a Difference a Year Makes," 2021.

# The most valuable inheritance: memories, values & life lessons



Source: Edward Jones, "The Four Pillars of the New Retirement," 2020.



## **What are retirees really thinking about?**

**Family &  
connections**

**Giving back**

**Health & vitality**

**Interests &  
accomplishments**

**Geography**

**Financial security**

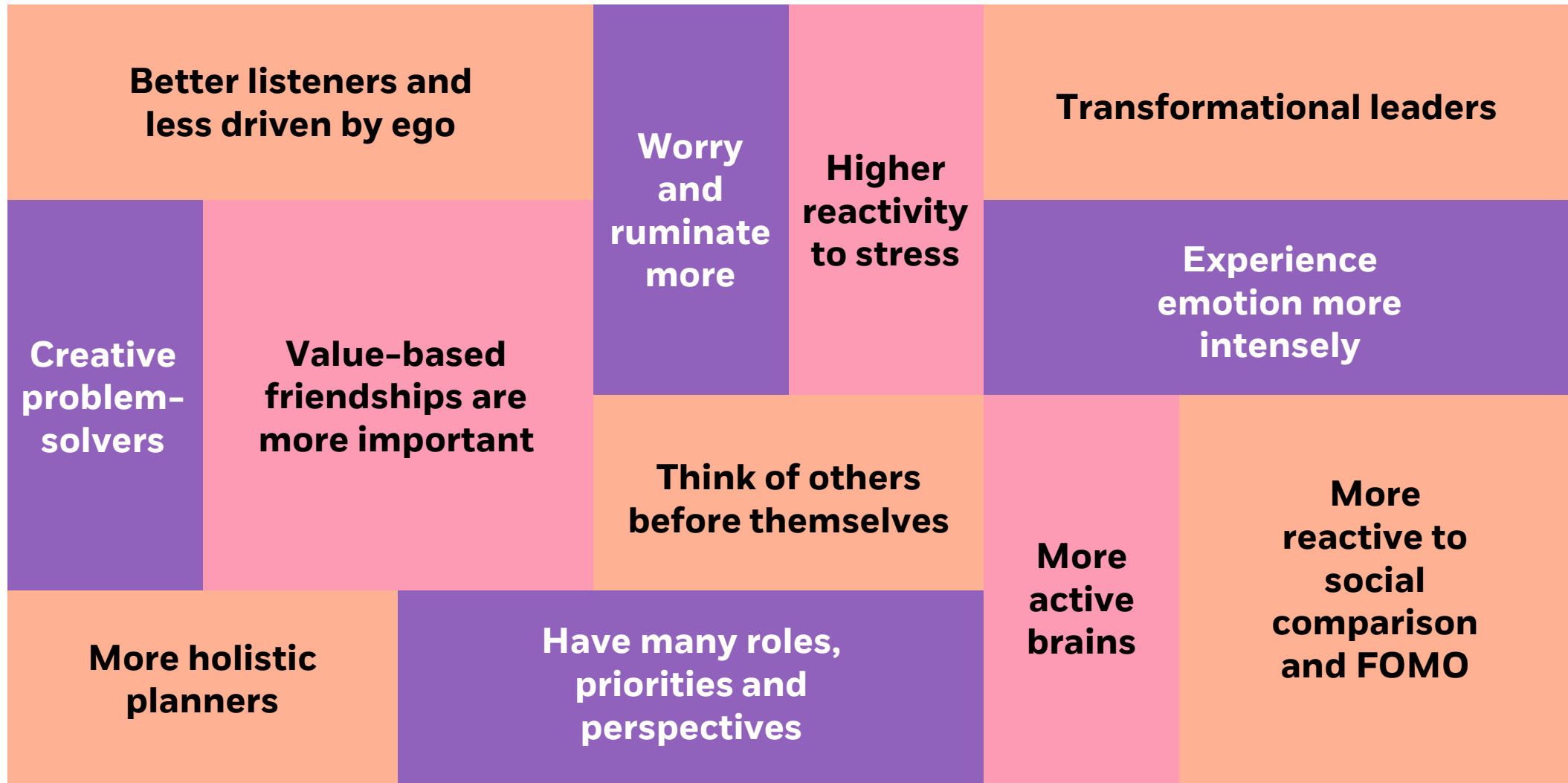
# **Re-wirement begins with well-being**



# Psychological research finds these key elements for well-being



# Women's needs are unique



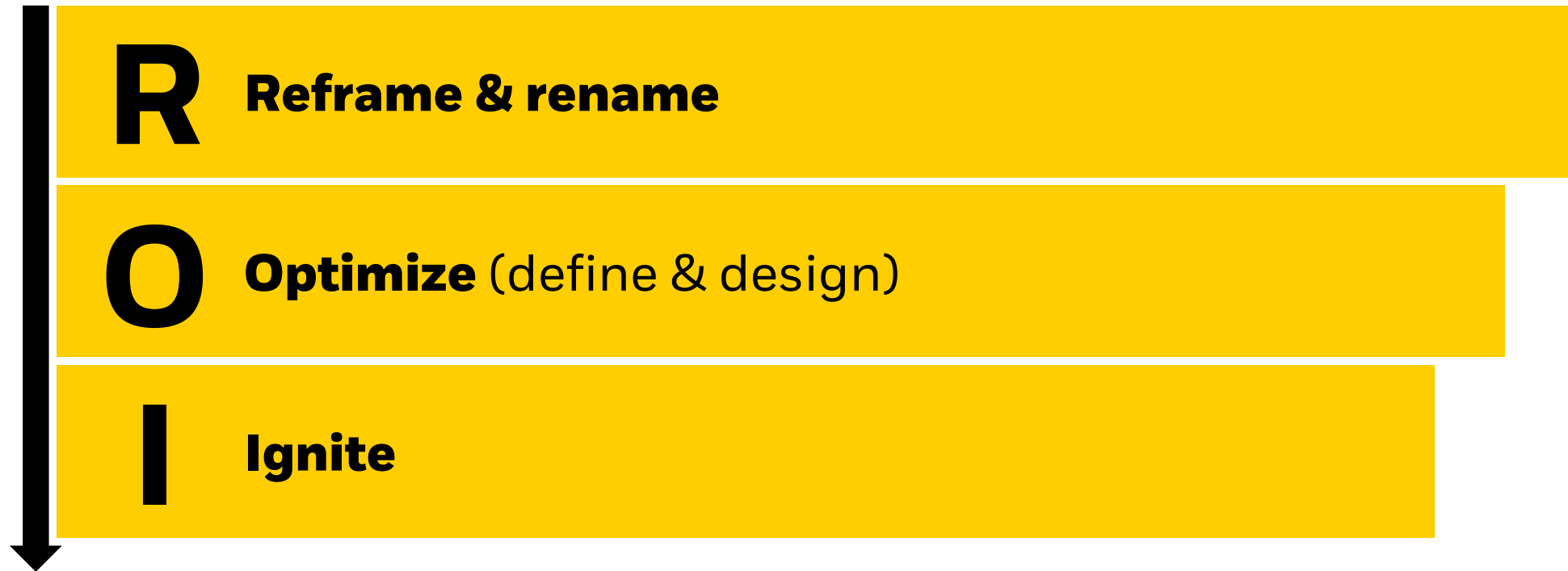
**Couples need to  
both be heard,  
come together and  
share their ideas**



**How can you create  
your best retirement?**



# The ROI approach to retirement





# Reframe

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## Ask yourself

**What do you envision for retirement?**

**Who do you think has retired “well”? Why?**

**How is your well-being?**

**Where would you like to improve?**

**What small steps can you take?**

## Consider

Volunteering, travel, friends & family

Friends, family members, colleagues

Rank out of 10 for each R-E-V-A-M-P category

Physical activity, friends, hobbies

A daily walk, join a club, coffee with a friend



# **O**ptimize – define

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## **Ask yourself**

**How would you like to use your strengths?**

**What are some skills you want to leverage?**

**What sparks joy for you?**

**How does this differ from your partner?**

## **Consider**

Embed strengths in your daily life

Apply professional experience to non-profit

Go to a concert, bring someone flowers

Make room for both, appreciate differences





# Optimize – design

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## Ask yourself

**Who would you like to prioritize in your life?**

**Where do you want to invest your time?**

**What gives you a sense of meaning?**

**Where might best support your vision?**

## Consider

A grandchild, a friend, neighbors, a sibling

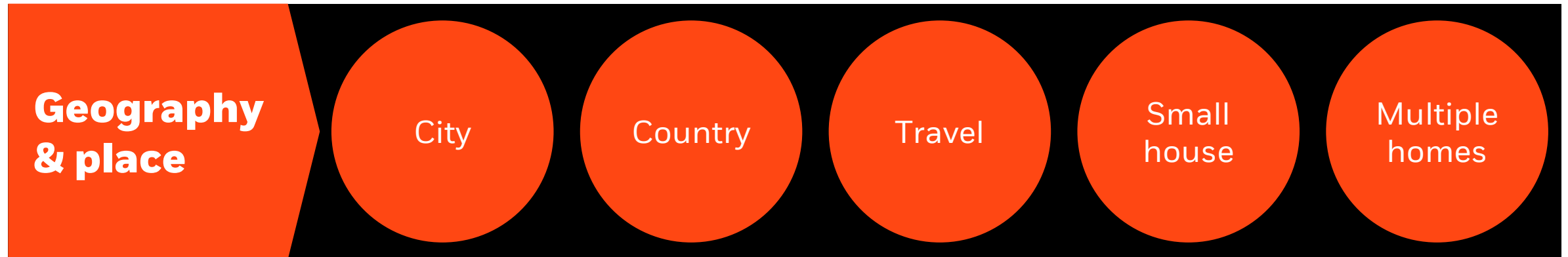
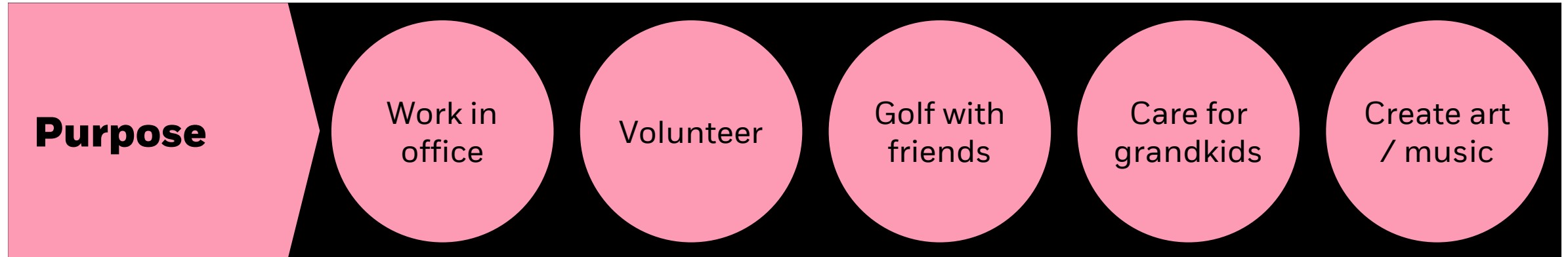
Charity, sports team, local community

Church, walks in nature, family and friends

Close to family, close to hobbies, ease of life



# Purpose and place are key to well-being and financial needs





# Ignite

## Ask yourself

**What are small steps to test out some ideas?**

**How can you support your mind and body?**

**How can you navigate with your partner?**

**Where might best support your vision?**

## Consider

Spend time in places you want to explore living

Exercise, diet, mindfulness, nature

Decide when to do things together vs. separately

Warm climate, close to family/friends



A photograph of a stone staircase in a forest. The steps are made of dark, rectangular stones and are partially covered with dry pine needles and fallen leaves. The surrounding ground is covered in a thick layer of dry pine needles and some green plants. The text "What's your next step?" is overlaid in the top left corner in a white, bold, sans-serif font.

**What's your  
next step?**



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