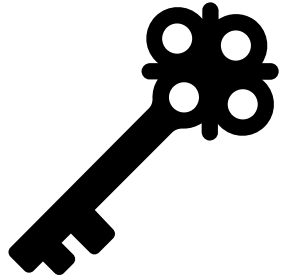


7 Keys



of
Retirement
Life



Agenda

Who is David?

Retirement Lifestyle Statistics

What are the 7 Keys?

What is the RTA?

Financial Advisor: Quotes about Clients

Walk through each key.

Any next steps.

David Buck

35+ years business development (Fortune 500 and small business).

Worked independently and led teams of over 40 people.

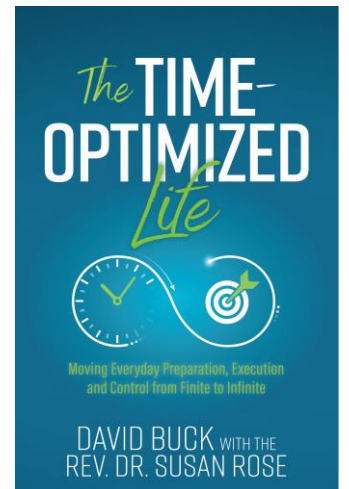
Fascinated by productivity and time management, started Kairos Management Solutions, LLC.

Led me to plan my own post-career life.

Certified Professional Retirement Coach (CPRC).

Motivated me to start the Infinity Lifestyle Design program.

Author of *The Time-Optimized Life*, April 2024.



Retirement Lifestyle Statistics

10%

Divorce Rate

American Bar Association

33%

Depression

Psych Central

900K

Abuse Alcohol

The New York Times

20%

Return to Work

AARP

+2%⁽¹⁾

Mortality Rate

NBER

(1) After 62 years

15.7⁽²⁾

Substance Abuse

The New York Times

(2) Cases Per Thousand

3.0M⁽³⁾

Living with Kids

Washington Post

(3) 85 or Older

350K

Moved 2023

AARP

7 Keys

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Longevity

Career Mindset

Time Management

Retirement Mindset

Financial Mindset

Anticipated Lifestyle

Planned Activities



Retirement Time Analysis (RTA)

Participants respond to 36 scenarios.

A 12-page report provides areas of opportunity to explore how individuals and couples will live in retirement.

The bulk of today's data is drawn from completed assessments.



Financial Advisor: Quotes about Clients

“My client told me he was bored, so he’s using his 2023 Mercedes-Benz S-Class as a Lyft driver.”

“Six months after they retired, my clients came in and said they talked with a franchise specialist and are going to start their own business.”

“I’ve got a couple that have over ten million with us and they’re scared they don’t have enough to retire on.”

“I’m worried that they might get a divorce. There’s just been so much tension since he retired.”

“Even if I didn’t watch the market, I’d know when it is a down day because I have a client who recently retired that calls me when there is a large drop.”

7 Keys



Longevity

Career Mindset

Time Management

Retirement Mindset

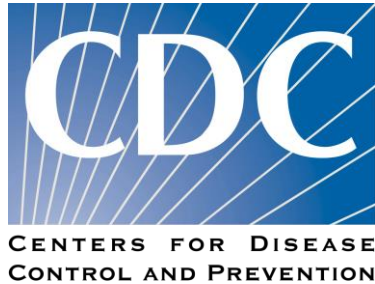
Financial Mindset

Anticipated Lifestyle

Planned Activities

1 

Longevity/Life Expectancy



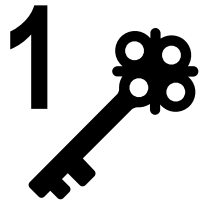
79.1
Women

73.2
Men



89.3
Women

84.1
Men



Longevity/Life Expectancy

HALE

(Healthy Average Life Expectancy)

85.3

Women

79.1

82.7

Men

73.2

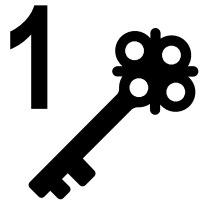


89.3

Women

84.1

Men



Average Retirement Age

CENTER *for*
RETIREMENT
RESEARCH
at BOSTON COLLEGE

2022 Data

62.0

Women

65.0

Men



64.5

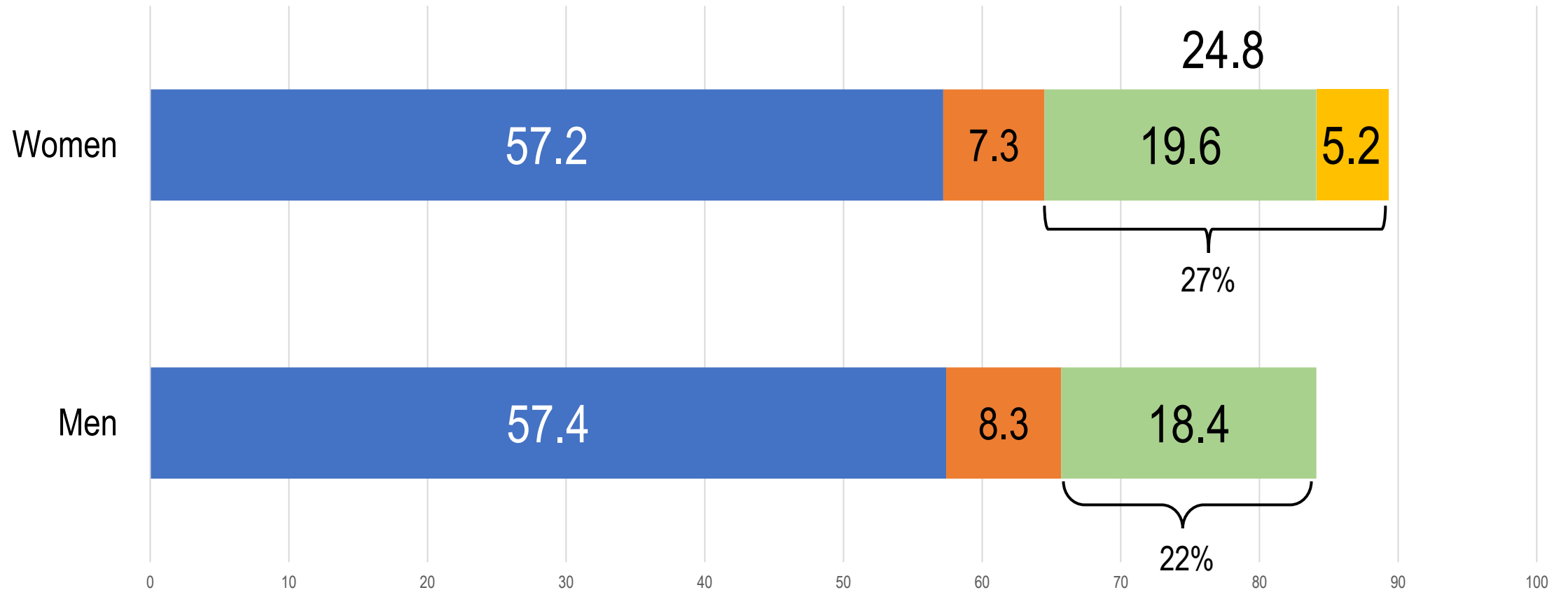
Women

65.7

Men



Years in Retirement





Longevity

How can you map out a post-career life?

Estimate their own lifespans.

Compare with spouse/partner.

Address any concerns.

Craft a plan to complete life goals together.

7 Keys

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Longevity

Career Mindset

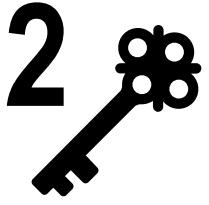
Time Management

Retirement Mindset

Financial Mindset

Anticipated Lifestyle

Planned Activities



Career Mindset

75% **82%**

Women

Men

Significant Personal Satisfaction



Career Mindset

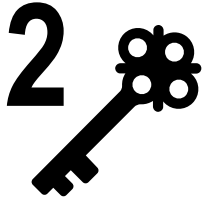
48%

Women

58%

Men

Main Fulfillment in Life



Career Mindset

37%

Women

37%

Men

Ready to Leave Career



Career Mindset

How can you map out a post-career life?

Establish an end-date. (Why?)

Clarify work in retirement. (Need or want?)

Address any financial concerns.

Unpack career motivations.

7 Keys



Longevity

Career Mindset

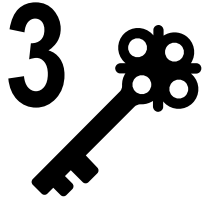
Time Management

Retirement Mindset

Financial Mindset

Anticipated Lifestyle

Planned Activities



Time Management

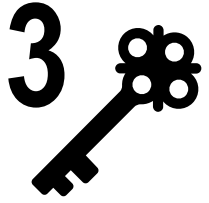
39%

Women

32%

Men

Stated Purpose in Life



Time Management

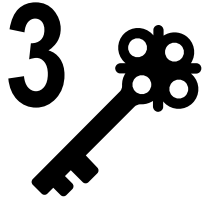
48%

Women

60%

Men

Manage Time Well



Time Management

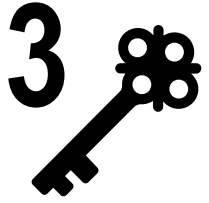
43%

Women

34%

Men

Long-Term and Short-Term Goals



Time Management

How can you map out a post-career life?

Encourage a robust goal planning strategy.

Impress upon the upcoming “free” time.

Underline organizing personal aspects of life.

Highlight imagining life without career.

7 Keys



Longevity

Career Mindset

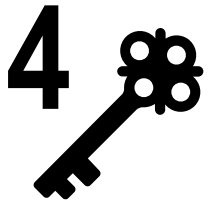
Time Management

Retirement Mindset

Financial Mindset

Anticipated Lifestyle

Planned Activities



Retirement Mindset

48%

Women

52%

Men

Reflect on Retirement Life



Retirement Mindset

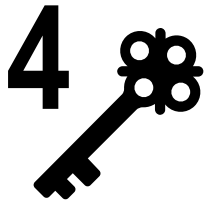
41%

Women

40%

Men

Will Enjoy Retirement



Retirement Mindset

68%

Women

68%

Men

Will Be At Ease In Retirement



Retirement Mindset

How can you map out a post-career life?

Unpack retirement attitudes.

Determine what brings you personal value.

Emphasize the concept of flexibility.

Imagine life without career.

7 Keys



Longevity

Career Mindset

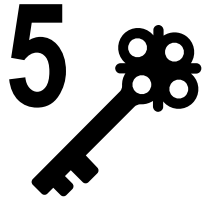
Time Management

Retirement Mindset

Financial Mindset

Anticipated Lifestyle

Planned Activities



Financial Mindset

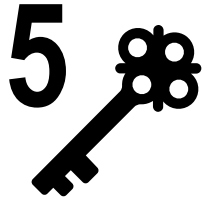
51%

Women

61%

Men

I am Financially Ready



Financial Mindset

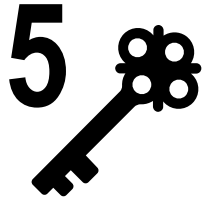
49%

Women

50%

Men

Developed a Formal Budget



Financial Mindset

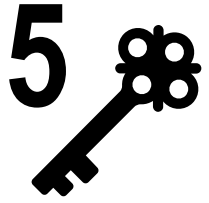
33%

Women

61%

Men

Accounted for Healthcare Costs



Financial Mindset

How can you map out a post-career life?

Question your understanding of financial readiness.

Create a formal budget (lean and regular).

Develop a healthcare strategy.

Account for disruptive instances.

7 Keys

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Longevity

Career Mindset

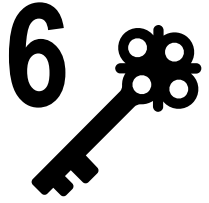
Time Management

Retirement Mindset

Financial Mindset

Anticipated Lifestyle

Planned Activities



Anticipated Lifestyle

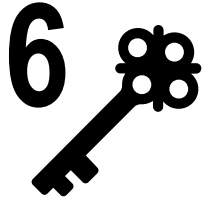
87%

Women

87%

Men

Plan to be Physically Active



Anticipated Lifestyle

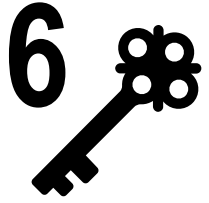
68%

Women

71%

Men

Important to Stay Connected



Anticipated Lifestyle

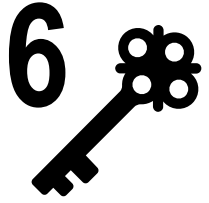
68%

Women

58%

Men

Plan to Have an Active Social Life



Anticipated Lifestyle

How can you map out a post-career life?

Promote a formal personal care regimen.

Reflect on their social network.

Plan a typical retirement week.

Create a change in residence strategy.

7 Keys

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Longevity

Career Mindset

Time Management

Retirement Mindset

Financial Mindset

Anticipated Lifestyle

Planned Activities



Planned Activities

4%

Women

8%

Men

Never Plan to Travel



Planned Activities

40%

Women

21%

Men

Work a Formal Bucket or Vision List



Planned Activities

76%

Women

74%

Men

Have or Will Have Exercise Program



Planned Activities

How can you map out a post-career life?

Have a travel strategy.

Explore formal hobbies, CE, volunteering.

Plan a typical retirement week.

Create and work a Bucket List.

7 Keys

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Longevity

Career Mindset

Time Management

Retirement Mindset

Financial Mindset

Anticipated Lifestyle

Planned Activities

Key Takeaways

How should I initially approach my clients?

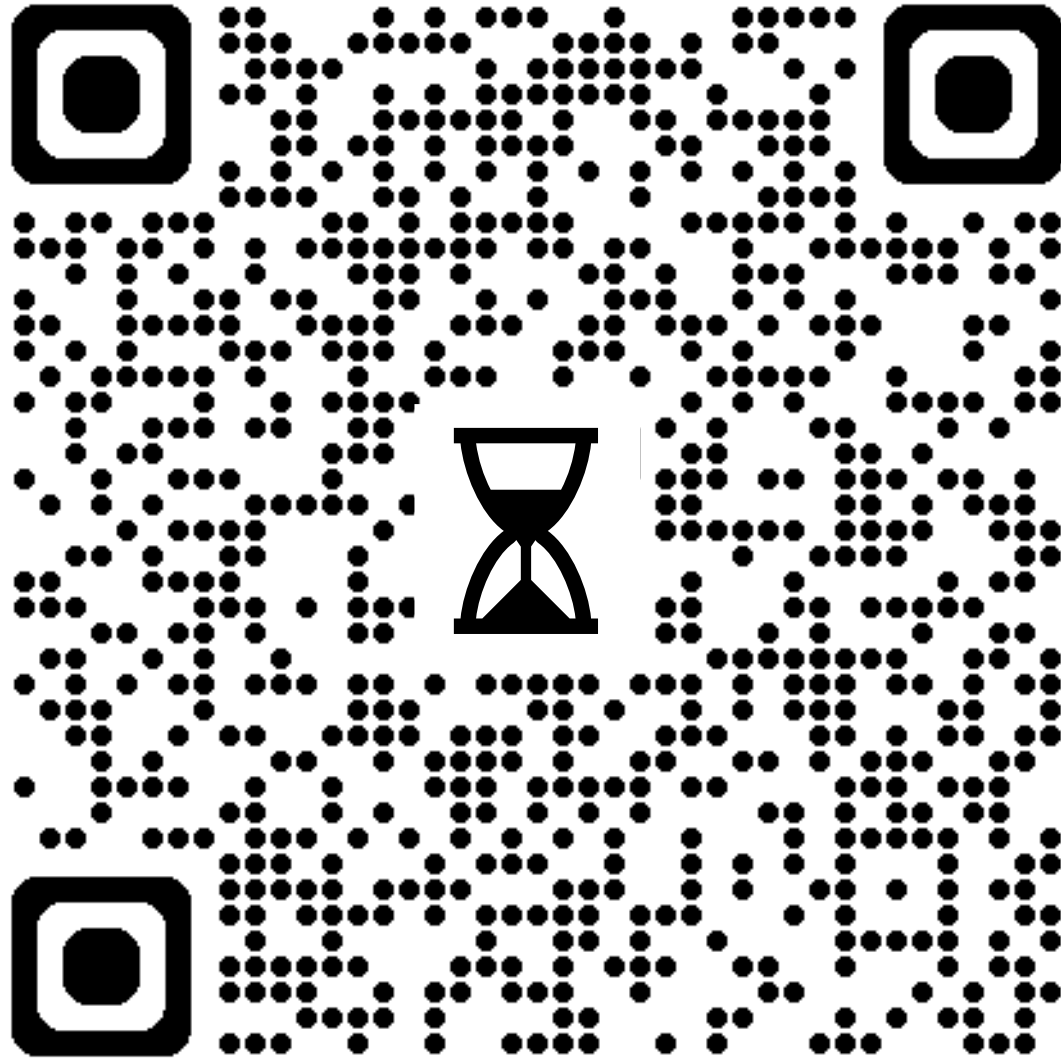
Have you completed a formal and detailed budget?

How will you manage all the free time that is to come?

What are your feelings about leaving your career behind?

What's a typical week going to look like for you?

Have you thought about your longevity?



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