

Successful Retirement – Healthy Aging and Financial Security



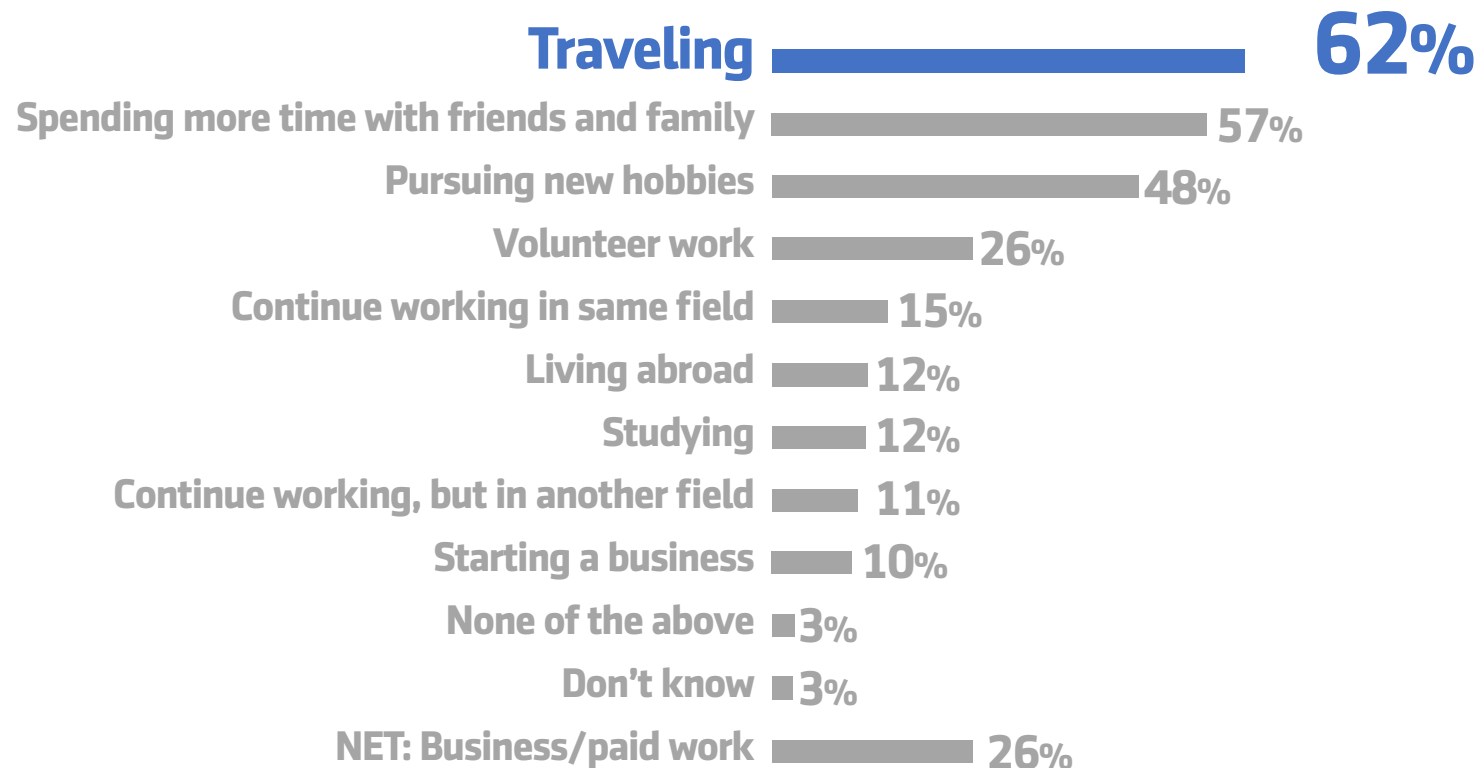
**Mike Mansfield &
Lex Van Delden**

Amsterdam, 16th November, 2017

Helping people achieve a lifetime of financial security



No.1 retirement dream globally: Travel





Financial Security: Three important tips

1. Start early



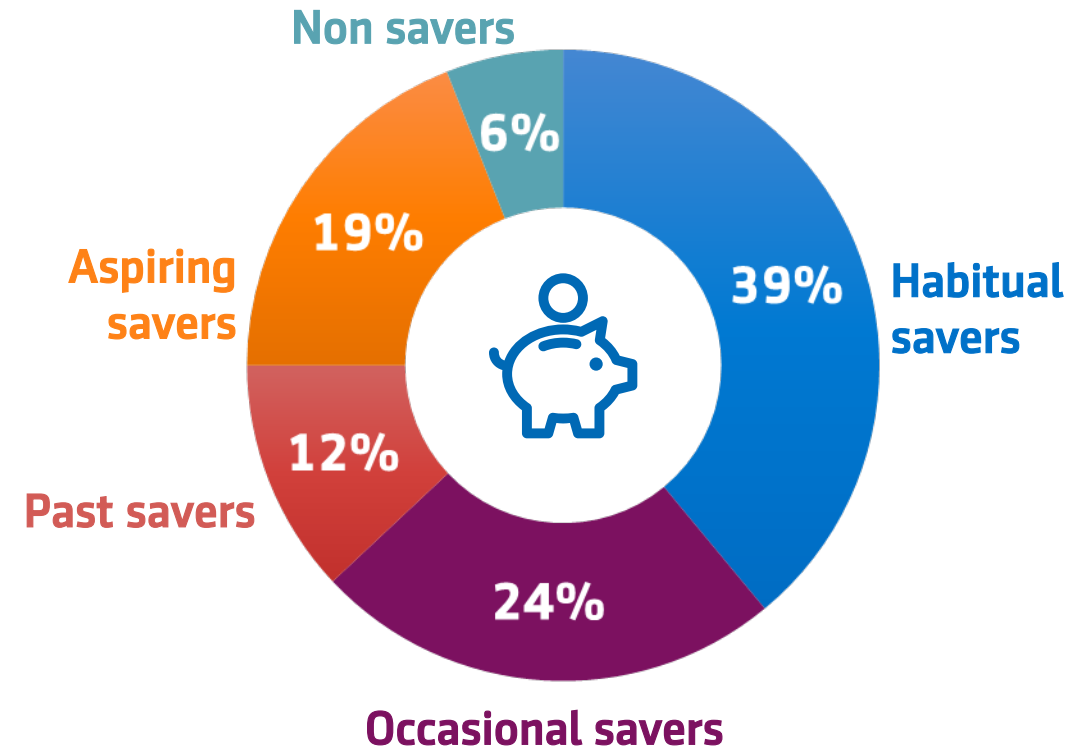
Those who start saving for their pension at age 20 compared to age 30 can have a boost of up to 64% in their retirement savings

3. Write down your retirement plan



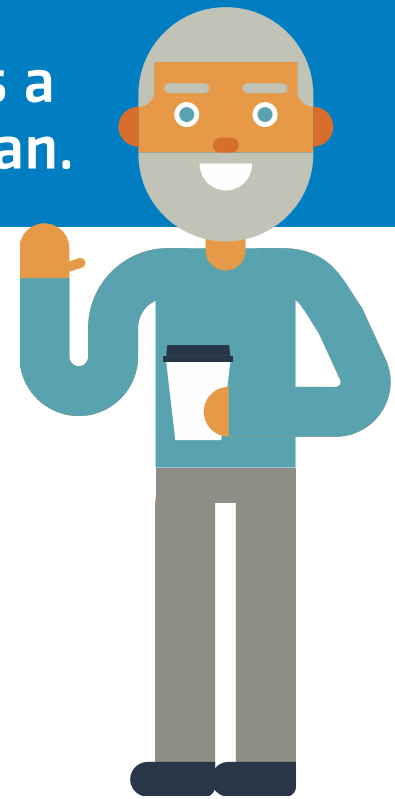
I have a written plan	14%
I have a plan, but it is not written down	44%
I do not have a plan	38%
Don't know	4%

2. Become a habitual saver



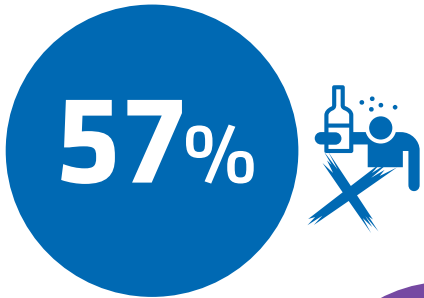
Healthy Aging:

82% of people say that health in older age is a concern. Yet few are doing as much as they can.



I avoid harmful behaviors

e.g., drinking too much alcohol or smoking

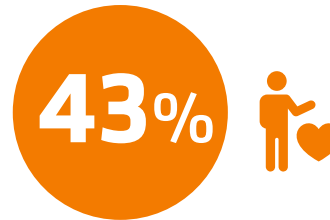


I eat healthily
e.g., five-a-day portions of fruit and vegetables

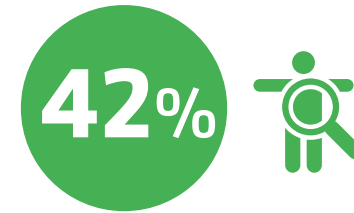
I exercise regularly



I think about my long-term health when making lifestyle choices
For example, I try to avoid stress



I take my health seriously
e.g., have routine medical check-ups and do regular self-checks



I practice mindfulness regularly
e.g., meditation and relaxation exercises



Future retirement means “flexibility”



33%

I will immediately stop working altogether and enter full retirement



31%

I will change the way I work (e.g. working part-time or on temporary contracts) but only for a while before I eventually give up paid work altogether



16%

I will change the way I work (e.g. working part-time or on temporary contracts) and I will continue paid work throughout retirement in some capacity



10%

I will keep working as I currently do. Retirement age won't make a difference to the way I work



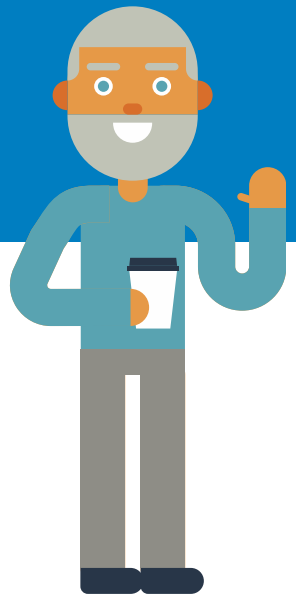
Other

1%



I don't know

9%



39% of retirees globally retired sooner than planned

Reasons for doing so



My ill health 29%



Unemployment/job loss 25%

Family responsibilities 14%



I realized I had saved enough money to retire on 9%

I received a windfall 4%



I don't know 1%

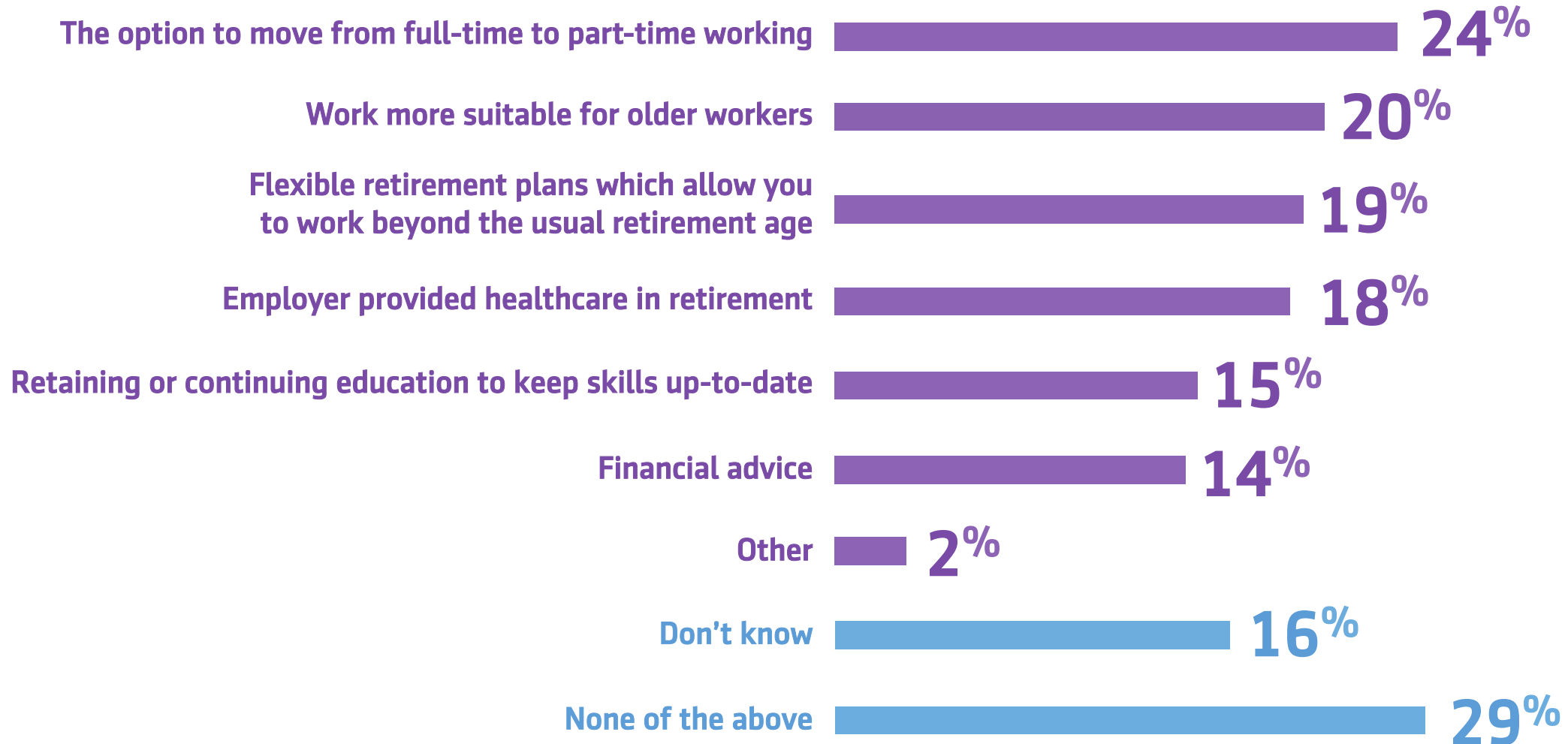


Other reason(s) 33%





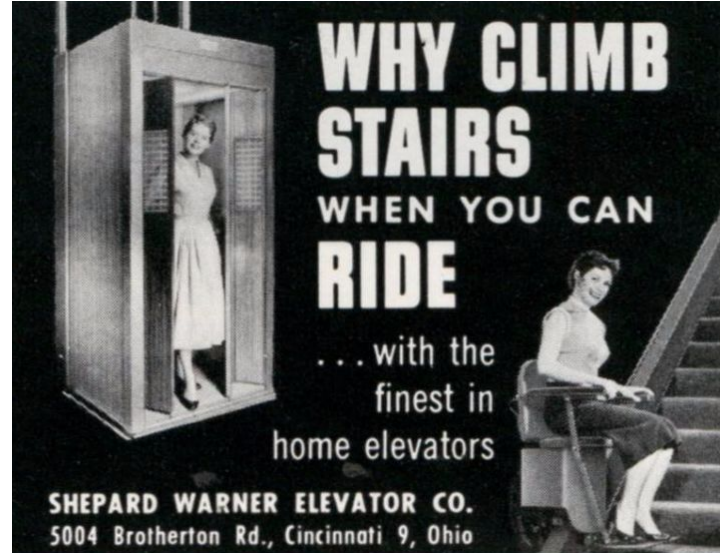
Employers can and should do more to help workers transition into retirement



Active life to survive



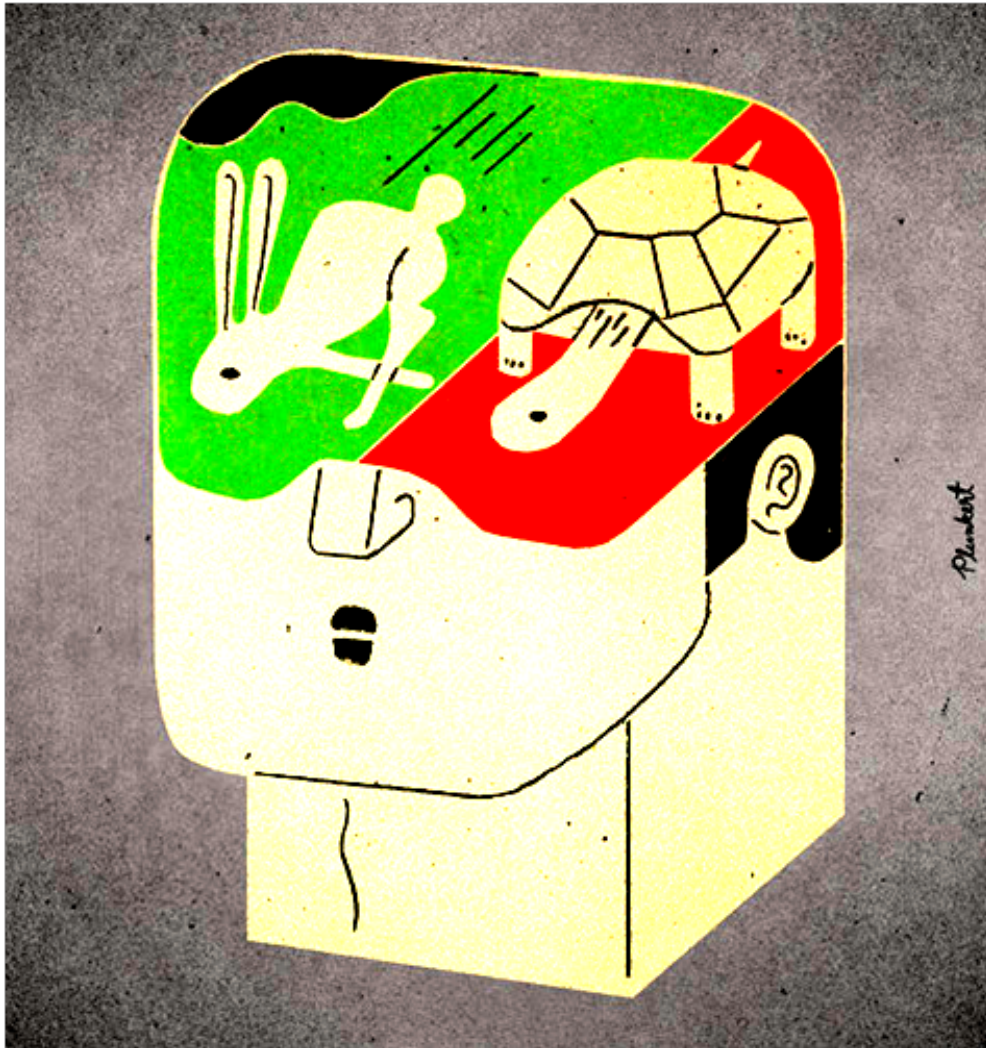
Inactive transportation

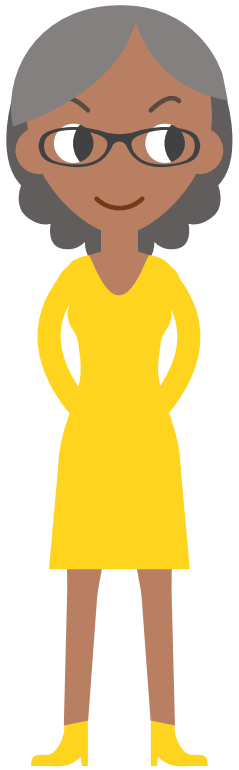


Inactive at home

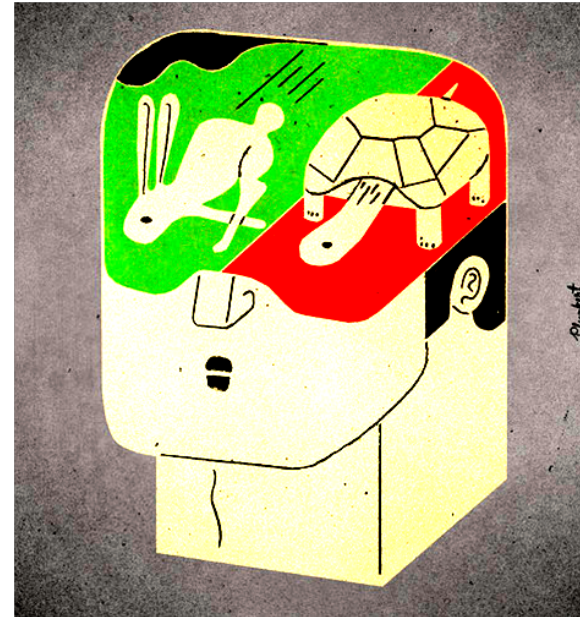


Two systems for decisions and behaviour





A B C



Nudge, prime, affordance



Let's see what it feels like to be an older person

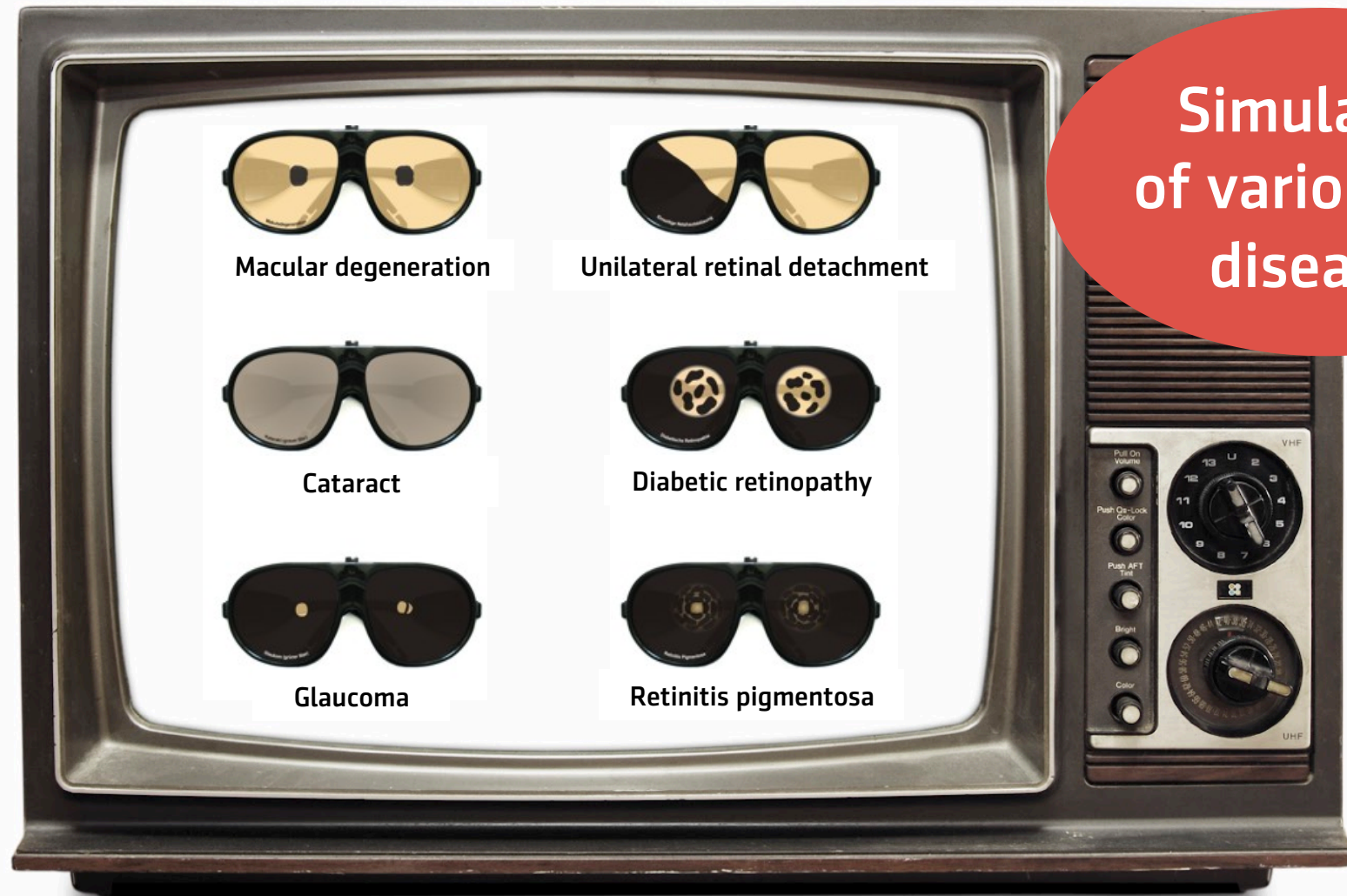


Some elements of the Old Age Suit

Simulation of
unsteady gait



Some more elements



Macular degeneration



Unilateral retinal detachment



Cataract



Diabetic retinopathy



Glaucoma



Retinitis pigmentosa

Simulation of various eye diseases



Summary

Financial planning and staying healthy lead to a greater probability of retirement readiness



Financial planning

- Start early
- Become a habitual saver
- Write down your retirement plan



Staying healthy

- Health in older age is a concern
- Few are doing as much as they can
- Change our environment to stay healthy