

Rethinking Longevity & Retirement

As a gerontologist and longevity expert, Kelly has been studying aging and retirement issues for over 30 years. Her work in the financial services industry has provided a new perspective on planning for retirement as a completely redefined phase of life.

The **LifeSpan**, **HealthSpan**, and **WealthSpan** aspects of **Longevity Management** are creating a shift in thinking to help better communicate and plan for all aspects of a client's life.

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It's more than just the money that determines a successful retirement. Kelly's message provides unique insight and information to ensure an effective action plan. As one of the first Gerontology graduates from USC, she's also an author, whose dynamic perspective on aging and retirement has been featured on radio and TV talk shows nationwide from Oprah to Good Morning America and the Today Show. Her vision of the effect of **adding 30 years to our life expectancy** is inspiring us all to rethink longevity and how we plan our lives!

Life's A Journey – Retirement Redefined

- The psychological effect of longevity on financial and retirement planning.
- Financial Gerontology: Navigating the financial ramifications of longevity.
- Shifting thinking from living and financing a linear life plan to a cyclic life plan.
- Retirement Planning's New 3-Prong Approach: **LifeSpan, HealthSpan and WealthSpan**

LifeSpan – Living Long Reality

- The chance of **living to 100 has increased 43%** in the last 10 years.
- The 90+ population tripled in last 30 years; The 100+ doubled in last 20 years.
- A 65 year-old couple today has a 50/50 chance that at least one will live to 90.
- The 85+ population is the fastest growing segment of the U.S. Population.

HealthSpan – Longevity Risk Management

- The role we play in living long and living well: 70% lifestyle, 30% genetics.
- Retiree health care costs up 500% in last 20 years - Largest, unknown expense.
- Health care costs are the #1 concern, biggest risk, and missing link in planning.
- The Health and Wealth connection: Majority unaware how long will live and the cost.

WealthSpan – Financial Plan for Health

- The majority of bankruptcies in the U.S. today are due to health care costs.
- Fastest growing population segment seeking bankruptcy protection: 65+ up 150% and 75+ up 433%.
- Being a burden on the family is a top concern – yet 80% of care is provided by family members.
- The average 65+ couple will likely spend \$280K on health care in retirement, not including LTC costs.