Longevity Planning vs. Retirement Planning

Longevity Planning and Retirement Planning are two related but distinct concepts.

Retirement planning focuses on financial preparations for the time when you choose to stop working and rely on accumulated savings, investments, and pensions to sustain your lifestyle. It involves setting aside money over the course of your working years, selecting appropriate investment strategies, and estimating how much income you'll need during retirement.

On the other hand, longevity planning is a broader approach that encompasses more than just financial aspects. It involves preparing for a longer and healthier life, both financially and non-financially. Longevity planning recognizes that people are living longer than ever before and aims to ensure a fulfilling and sustainable lifestyle during those additional years.

In addition to financial considerations, longevity planning involves addressing aspects such as maintaining good health, developing social connections, engaging in purposeful activities, and pursuing personal interests and hobbies. It emphasizes holistic well-being and actively planning for a meaningful and purposeful life in the later years.

While retirement planning primarily focuses on financial security after leaving the workforce, longevity planning takes a more comprehensive approach to encompass all aspects of a fulfilling and satisfying life during the extended lifespan.

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