



Flourishing in the Age of Longevity

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Reframing and Redefining
Successful Aging in the 21st Century

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Today's Agenda:

1. Introduction – Longevity Overview

2. Insights on Flourishing Longevity

3. Personal Reflections

4. Roundtable

5. Practice Management Q&A

THE COLLISION *of* TWO FORCES

100-Year Life

- ✓ Longer Lifespans
- ✓ Mindset Shift
- ✓ Purpose & Identity
- ✓ Vitality & Growth



AI Compression

- ✓ Planning Automation
- ✓ Modeling & Projections
- ✓ Monte Carlo Simulations
- ✓ Tax Optimization

Where they collide: The Advisor's New Value

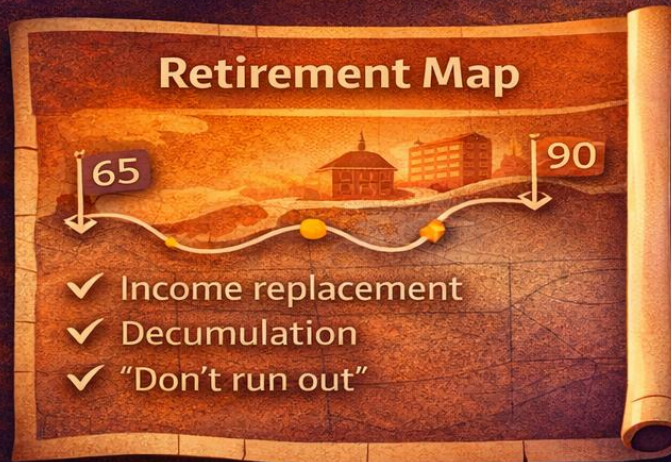
RETIREMENT vs LONGEVITY

Retirement is a financial phase.

Longevity is a human phase.

Retirement

Ends at 65-90.



Longevity

Spans: 60-105+



Which map are you planning from?

THE CLIENT REALITY

Clients cannot articulate *longevity expectations*
— advisors assume them.

Client expectation:
decline at 70–80



- ✓ Underestimate longevity
- ✓ Default to fear & frailty
- ✓ Longevity literacy gap

Reality:

30–40 years of *capability*



- ✓ Advisors plan to 95
- ✓ Clients emotionally imagine decrepitude
- ✓ FINRA, TIAA data

The gap is the advisory opportunity.

THE INDUSTRY IS IN PHASE TRANSITION

Financial planning is shifting from **Phase 2 – Phase 3.**

EVOLUTION OF THE ADVISOR

PHASE 1

Broker – Product Acc #55

PHASE 2

Planner – AUM + Monte Carlo

PHASE 3

Longevity Guide – Identity + Reinvention



If **knowledge** becomes the commodity,
what becomes **your value**?

KNOWLEDGE

→ Commodity



KNOWLEDGE

Tasks AI Eats

- ✓ Estate Planning
- ✓ Tax Scenarios
- ✓ Portfolio Rebalancing
- ✓ Monte Carlo

WISDOM

→ MOAT



WISDOM

Human Skills

- ✓ Emotional Calibration
- ✓ Behavioral Insight
- ✓ Identity Transition
- ✓ Human Reinvention

Your moat = **Human interpretation** +
Longevity conversations

THE FIDUCIARY GAP

Fiduciary duty increasingly assumes longevity awareness – yet no supervisory standard exists.

PORTFOLIO
ASSUMPTIONS

RISK
TOLERANCE

TIME
HORIZON

LONGEVITY
DISCOVERY?



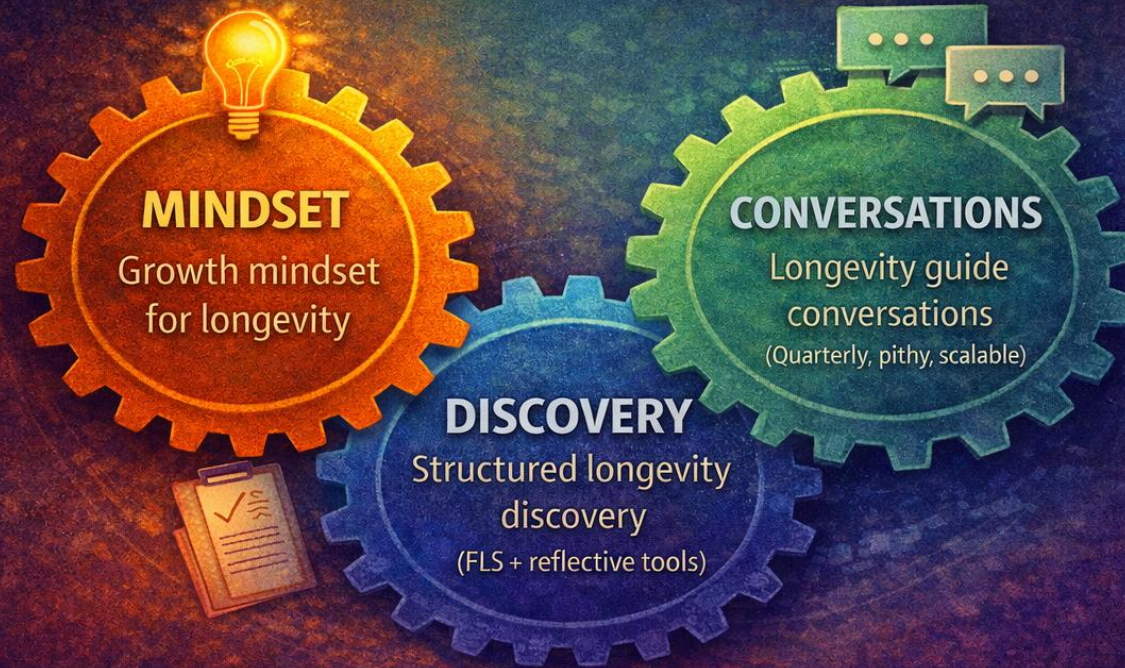
- SEC 2026 priorities emphasize older investors + personal background.
- CFP standards have no defined longevity discovery protocol
- Advisors cannot supervise what clients cannot articulate
- Result: unexamined assumptions, weak documentation, hidden risk

Absent = Exposure

THE OPERATIONALIZATION PROBLEM

Everyone talks about longevity.

Almost no one can operationalize it.



Longevity planning becomes infrastructure.

WHY THIS MATTERS TO ADVISORS

Longevity is not a wellness topic.

It is a growth engine.



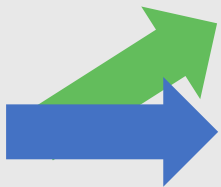
In this Age of Longevity, many are living far longer than they had expected



Introduce **Flourishing** Longevity to best enjoy the possibility of a 100+ year life by reframing and redefining successful aging by being **Intentional**



Begin to shift mindsets about aging from ones of fear and frailty with low self expectations to ones of opportunity and promise



Think in ways you may not have about yourself and your future

**Who are the 5 people in your
life that are the most
important to you?**

“Aging isn’t inevitable” according to Andrew J Scott author of *The Longevity Imperative*

“Get ready for a fundamental change in what it means to be human”



“Approached differently, our longer lifespans could be the greatest gift humanity has ever been given”

“People are not planning far enough in advance to prevent later decades being plagued by ill-health, loneliness and poverty”

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Scott takes the government to task for reacting to longevity by simply raising the retirement age, lowering pensions and increasing taxes.

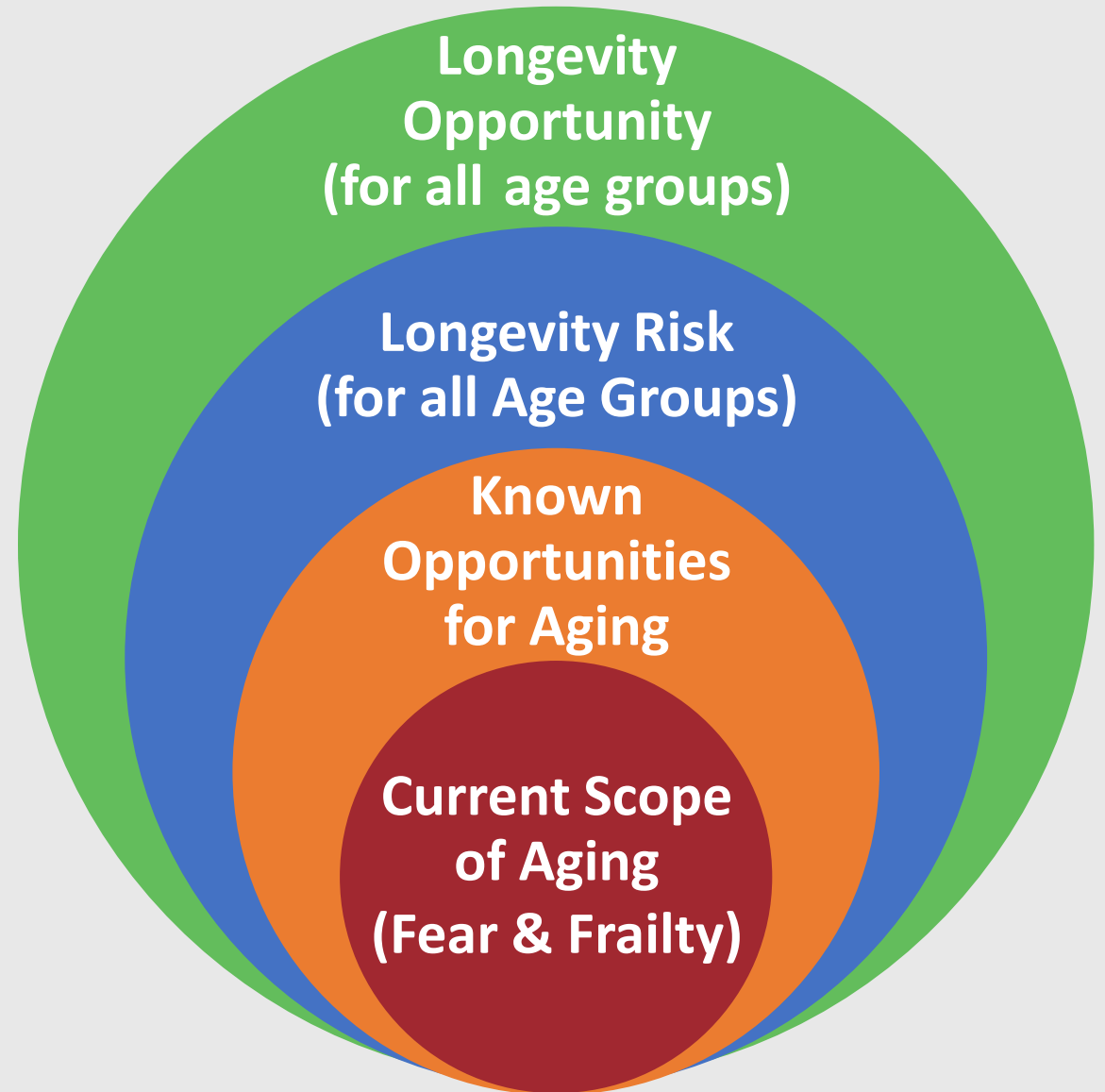
“Only 2.5% of total health expenditure in high income countries is focused on prevention rather than intervention”

**Our current mindset
on aging is limiting...**

**while the
Longevity Opportunity
is **Flourishing** Longevity**

**what is the (Societal)
Longevity Opportunity
dividend?**

- **Reduced costs**
- **Increased productivity**



The Flourishing Longevity Workshop helps participants to “want to plan for living longer, better”



“It made me reframe how I think about the future and also think about the steps and changes I need to implement to achieve it”

“Very informative, I’m only 24 and it has 100% made a lot of sense. It was amazing”

“Unlocking my bigger view on life”

“This meeting made me more aware of my future. It is about the next 40 years not all about \$”



**Based on thousands of conversations
with Advisors and their Clients:**

**We plan our clients to 95 or 100
but the clients typically reply,
“I don’t want to be old and decrepit,
that’s not going to be me”**

It was Personal:



1

Grandmother

30 Years promising each would be her last

2

Uncle

Playing Golf 4 times per week for 25 years

3

Father

Time-filling

4

Daughter

Turning 25



**Clearly a Big Deal
Not being addressed**

What's the Solution?

Look for Feedback

Advisory Panel

You do it!

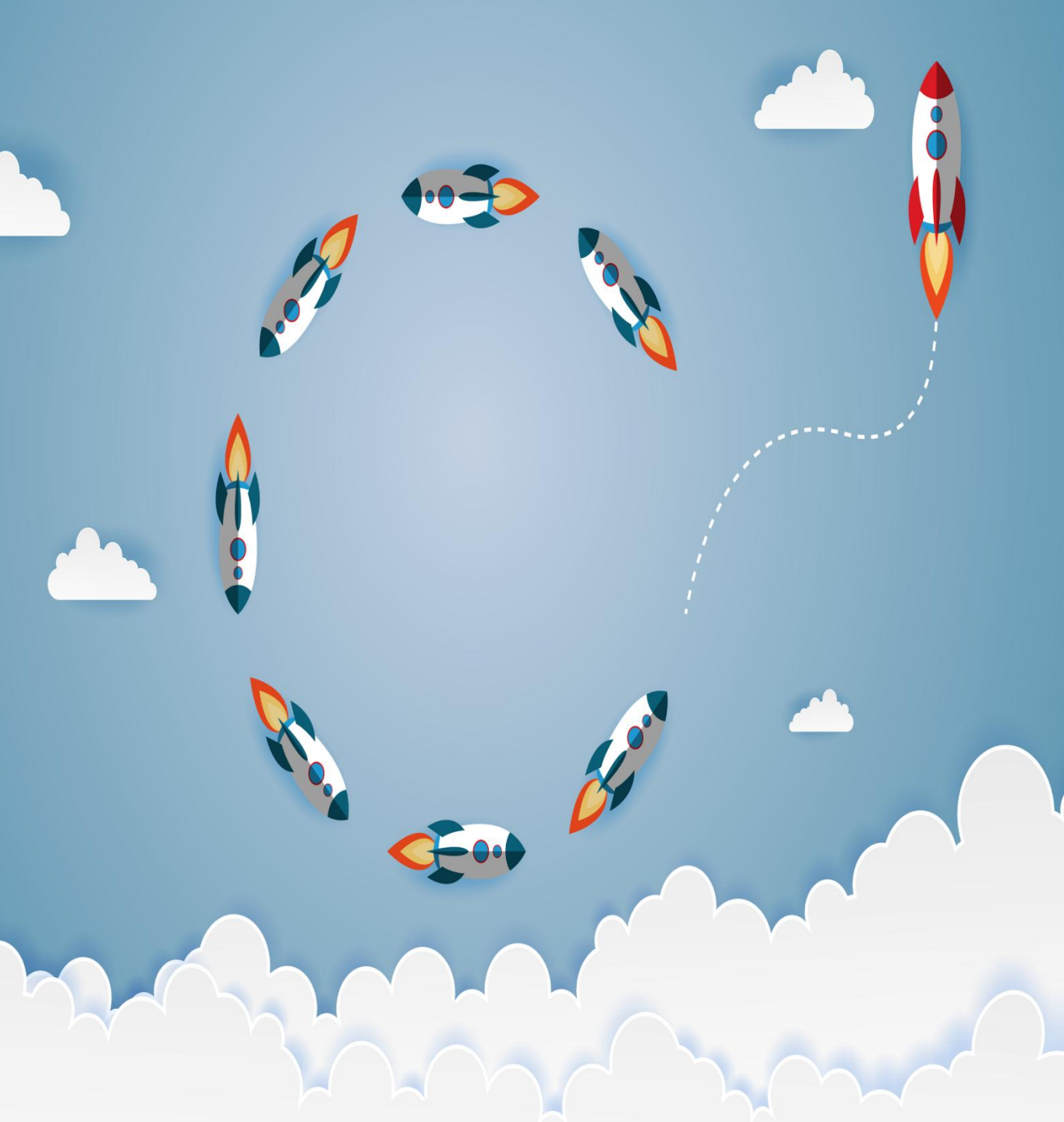
The Villages

Have Fun!

**Being Inspired
& Energized**

**Practicing
Intentional
Aging**





How are you participating in and benefitting from the revolution in aging?

What happens when we look beyond the fear and frailty?

How are we going to use this gift of longer lifespans no-one else has ever had?



Headwinds:

Outdated 20th Century view of aging,
based on fear and frailty

Rather than fear it,
how do we embrace it?

Mindset Shift:

Mindless vs Mindful

Problem isn't age,
it's attitude

Not 65+ but open to the
possibility of 100+

Room of Longevity

1

64 Million Retirees

Averaging 47 hours of TV per week
(Pre-COVID)

2

Loss of Identity

MIT: Epidemic of Boredom,
Loneliness, Isolation & Depression

3

Those in their 90's


For 65 y/o couple, there's a 50%
chance one spouse lives to 95

4

Mickie Mantle

"If I knew I was going to live this long, I
would have taken better care of myself"

12.4 years of chronic illness

A man with a grey beard, wearing a blue suit jacket, a red tie with white polka dots, and a blue and white striped shirt, is looking down. He is standing in front of a brick wall. The lighting is warm, and the overall mood is contemplative.

Joy 4/10

What joy will we find
by being more
intentional?



**“Add more life to our years,
not years to our life.”**

1

**“Add more life to our years,
not years to our life.”**



**Redefining Middle Age
“When I’m 64?”
Celebrated 80th birthday
w/ 4-hour concert**

1

“Add more life to our years,
not years to our life.”



2

Redefining Middle Age
“When I’m 64?”
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Making a Difference
It starts with YOU!



1

“Add more life to our years,
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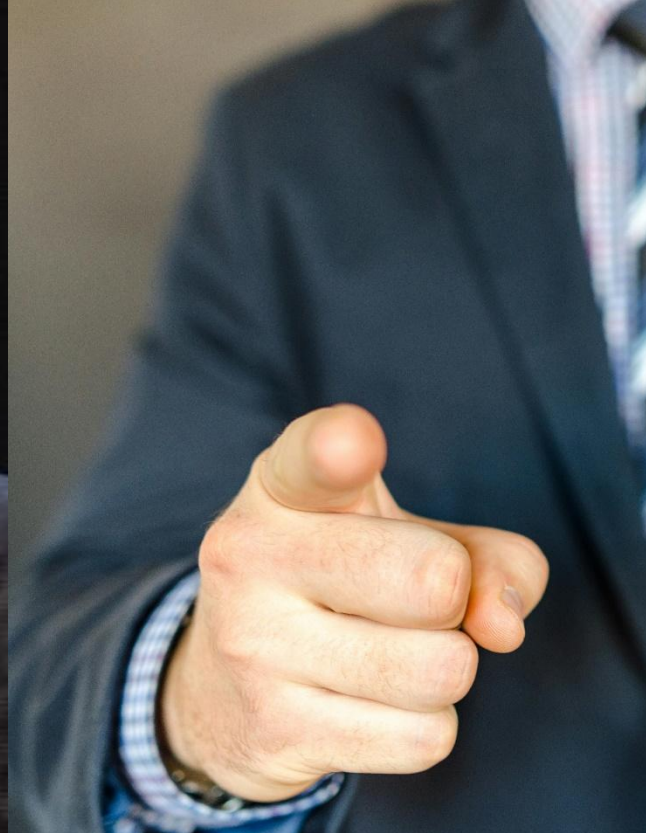
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Redefining Middle Age
“When I’m 64?”
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3

Making a Difference
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Focus on
Flourishing Longevity

1

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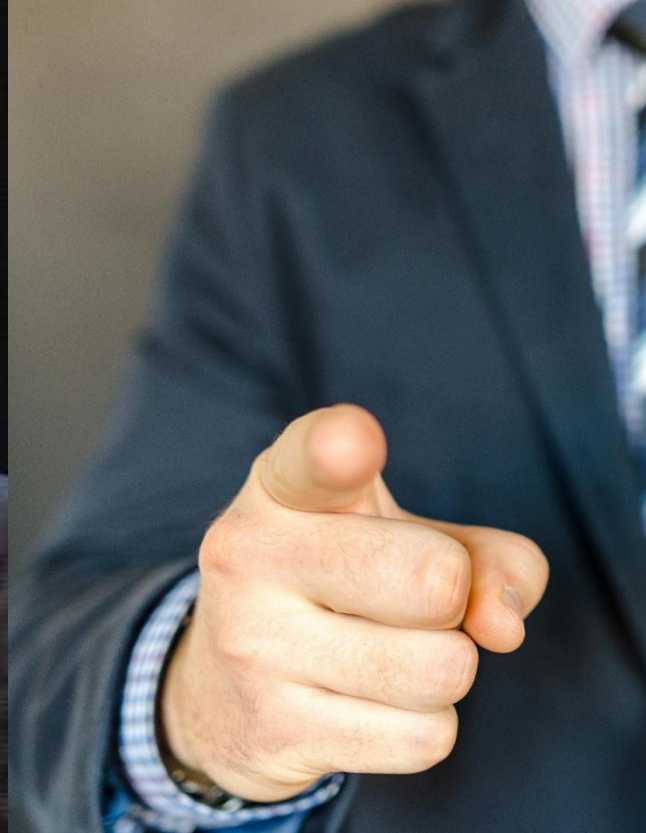
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“When I’m 64?”
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3

Making a Difference
It starts with YOU!



4

Focus on
Flourishing Longevity





Combatting Agism at the Individual Level

The biggest culprits of AGISM are those who are aging themselves

We are infinite beings handicapped by our limiting beliefs

People have an inkling something is missing

COVID altered the world – People are much more aware of “what I think”, “what I consume”, and “who I’m hanging around with”



How do we combat agism?



Top Five



Counterclockwise



Purpose / Fulfillment

What is the impact of what we are thinking?

Whatever is in your mind will make it into your body.



**Added Sugar/Processed Food
= Tobacco 1950's?**



**Association Between
Positive Age Stereotypes
and Recovery From
Disability in Older Persons**



**Furious at your
parents for aging?
You're not alone**

The 6 Pillars of Flourishing Longevity

1

Mindset

Danish Twins 93/07
Lifestyle = Thinking

2/3

Health

2 -Physical
3 -Diet – Metabolic function

4

Purpose/Fulfillment

Ikigai/Creativity/Vitality

5

Community

Beyond Family

From the #1 *New York Times* best-selling author



**THE
GREAT
AGE
REBOOT**

Cracking the Longevity Code
for a Younger Tomorrow

MICHAEL F. ROIZEN, M.D.
with Peter Linneman, Ph.D. & Albert Ratner

6. Finances:

Financial Education & Financial Fitness

#1 driver of aging and chronic illness is stress

8 out of the top 14 drivers of stress are financial

Financial Education and Fitness are critical

Roundtable: How are you now thinking about yourself and your future in ways you may not have done before?

Practice Management Q&A

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The Flourishing Longevity Advisor

“I’ve always hidden behind the numbers, now I don’t have to, I can meet the Clients where it is important to them”.

I am not having to sell myself and reinforce my value, they are actually saying that. But I have full confidence that I know I am providing value they are not getting anywhere else.

I believe in Financial Advisors heads they are having the conversation, but they are really not.

I am really providing an experience for the client that I didn’t have access to or did not know how to tap into.

it’s a simple path to make it to a place that no-one talks about. It’s like it’s an undiscovered land in our industry.

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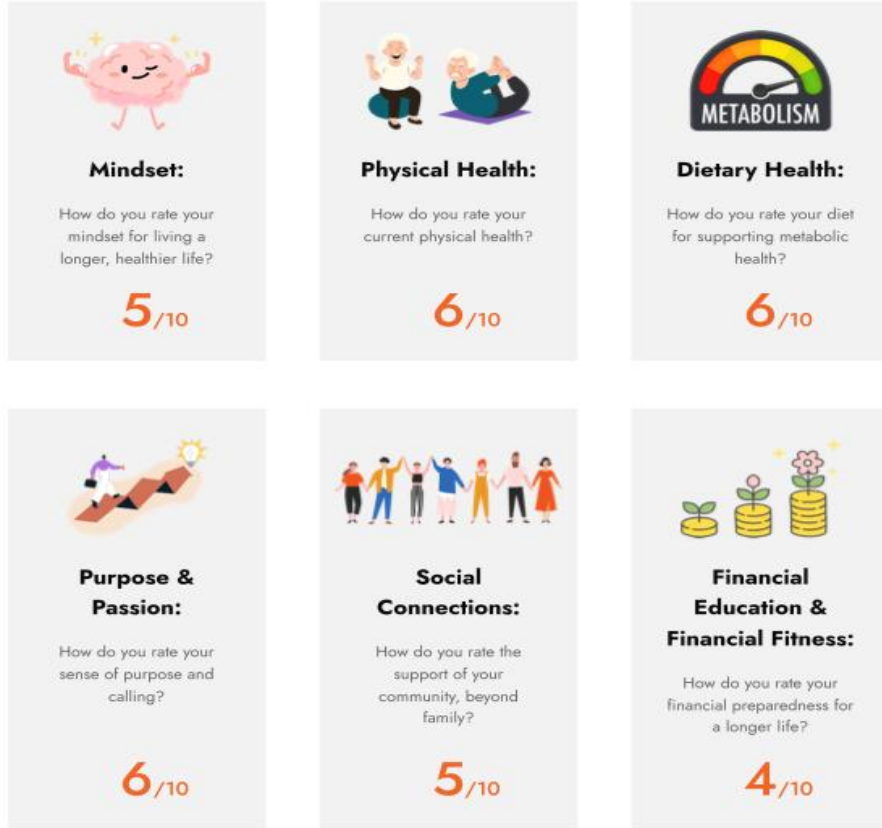
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Your individual category scores:



Flourishing Longevity Scorecard

3

Clients Self-Disclosure

InvestInU How Do You InvestInU? [Become a Mentor](#) [FAQ](#) [Log In](#) [Sign Up Now](#)

How do you InvestInU?

It's never too late to live your life to its fullest potential.

What is InvestInU?

InvestInU is both a program and platform that was designed to help people create healthy habits, set and achieve their goals, and benefit their lives overall.

We live in a world more focused on doing rather than being, where our value is determined by our efficiency and ability to do. At InvestInU, we aim to refocus our value on Being Human.

What sets us apart from others? What can we do that machines and A.I. can't? How can we make a difference in the lives of others? Where can we make a positive impact?

InvestInU is centered on five themes that you will see mentioned throughout the program. These are:

- Aliveness**
A measurement of overall well-being that comes from regularly assessing your energy levels, your moods and your attitudes toward life.
- WholeBeing**
A sum of one's existence, focus on your spirit, mind, emotions, and physical being to improve your whole Self.
- Self**
There is only one you. As an individual, celebrate what makes you unique and make the most out of your life.
- Life Path**
Whether you're studying, well into your professional career, or focusing on redefining aging, discover resources and activities that are beneficial to you at every age and every stage of life.

“I could see all 8,000 RJ Advisors using InvestInU with their clients”



For Financial Professionals

The Longevity Advisor Training Program

Transition from a 20th-century retirement model to a client-first Longevity Planning framework. Accredited: 12 NASAA IAR CE modules.

- ✓ NASAA-approved, 12-module program (12 CE hours)
- ✓ Reduces fiduciary risks under ERISA/UPIA compliance
- ✓ Drives 20%+ referral growth through deeper client engagement
- ✓ Generates 80x ROI on \$20MM+ in net new assets
- ✓ Future-proofs your practice with AI-aligned tools

[Learn More →](#)



For Individuals

The Flourishing Longevity Program

Practical, step-by-step guidance to plan longer, healthier financial futures - no jargon, clear actions.

- ✓ 4-step curriculum reframing aging from decline to opportunity
- ✓ Overcome loneliness and isolation through purposeful connection
- ✓ Plan proactively for health and fulfillment into your 90s and beyond
- ✓ Live with increased joy and intention at every age

[Learn More →](#)


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Reach down deep, you'll always find
A whole new world within your mind,
For what you truly can achieve
Is limited only by what you believe.

The world of 'if' is amazing place,
Comprised entirely of endless space,
So journey through your inner Being
And gift yourself what you are seeing.

So often we only seem to survive,
When our heart is yearning for us to thrive,
But breaking those barriers of our own creation,
Will lead to the world of our imagination.

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