

Greer's Guide - The Longevity theme

[Client Preferred Name]

Welcome to Greer's Guide – a space where I share key secular themes shaping our world, alongside insights from Morgan Stanley research.

In a world filled with noise, I want to focus on something quietly transformative: longevity.

It's a topic that I've been fascinated with ever since watching Netflix's *The Blue Zones* (if you haven't seen it, I would encourage you too!)

It's also a topic that impacts everybody – whether you are trying to live longer, you're actively living longer than you had anticipated – or maybe someone you know is living longer. Or you're like me, you are currently stressing about all the things you're not doing to live longer (which is such an oxymoron!)

Life expectancy is rising, and we can't yet quantify the impact that new technologies (like AI) may have on this already prevalent trend.

So what should we do? What should we expect?

Below I layout some implications to the longevity shift ...

1. The Retirement Rethink

Living longer means working longer – or at least planning differently. The traditional retirement age of 65 may no longer be realistic for many. This has ripple effects on:

- Social Security
- Financial Planning (hey- that's what I do!)
- The kinds of careers and jobs we pursue as we age

2. The Demographic Flip

We're moving toward a world where older adults make up a larger share of the population – especially in developed countries.

- Countries like Japan offer a preview (go watch Blue Zones)
- Labor force dynamics, healthcare needs, and consumer behavior evolve
- Markets may respond

3. The Family Shift

Longer life spans reshape family dynamics

- Three (or four) generations may co-exist in the same household
- Adult children may find themselves caring for kids and aging parents
- Inheritance and caregiving timelines shift

4. The Risks

With opportunity comes challenges:

- Longevity Risk: outliving your money
- Healthcare Costs and long-term care needs
- Cognitive decline and isolation, which are difficult to plan for and typically aren't planned for in traditional models

As we think about living longer, it's not just about adding years to our life – it's about adding life to our years. Staying healthy, mentally and physically, is just one part of the equation.

The other is making sure your finances are set up to support the life you want to live – for as long you live it.

If you're thinking about how longevity might impact you, your family, and your financial plan – I'd love to connect. Our family is here to help build a plan that supports your health, wealth, and purpose – at every stage.

All the best,

[Signature of Primary Contact]

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