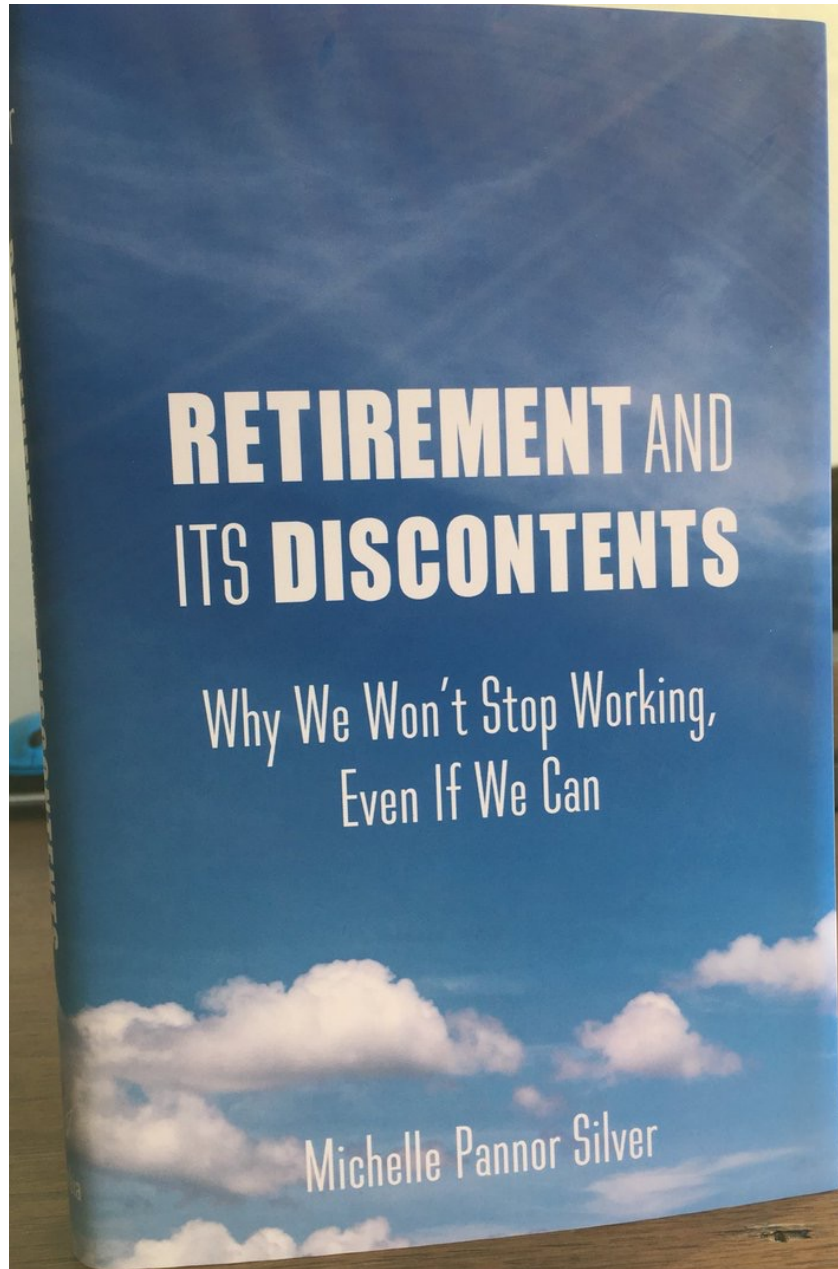


A scenic landscape at sunset. The sky is filled with vibrant, colorful clouds in shades of orange, red, and purple. The sun is low on the horizon, casting a warm glow over the scene. In the foreground, there are dense green bushes and trees, some with small red flowers. The overall atmosphere is peaceful and serene.

Living Your Best Life: Habits of Highly Effective Retired People

Michelle Silver, PhD

**Associate Professor, University of Toronto
Chair, Department of Health and Society**





Part I. Life Transitions

Part II. Strategies

Part I



**Life transitions
are like art**

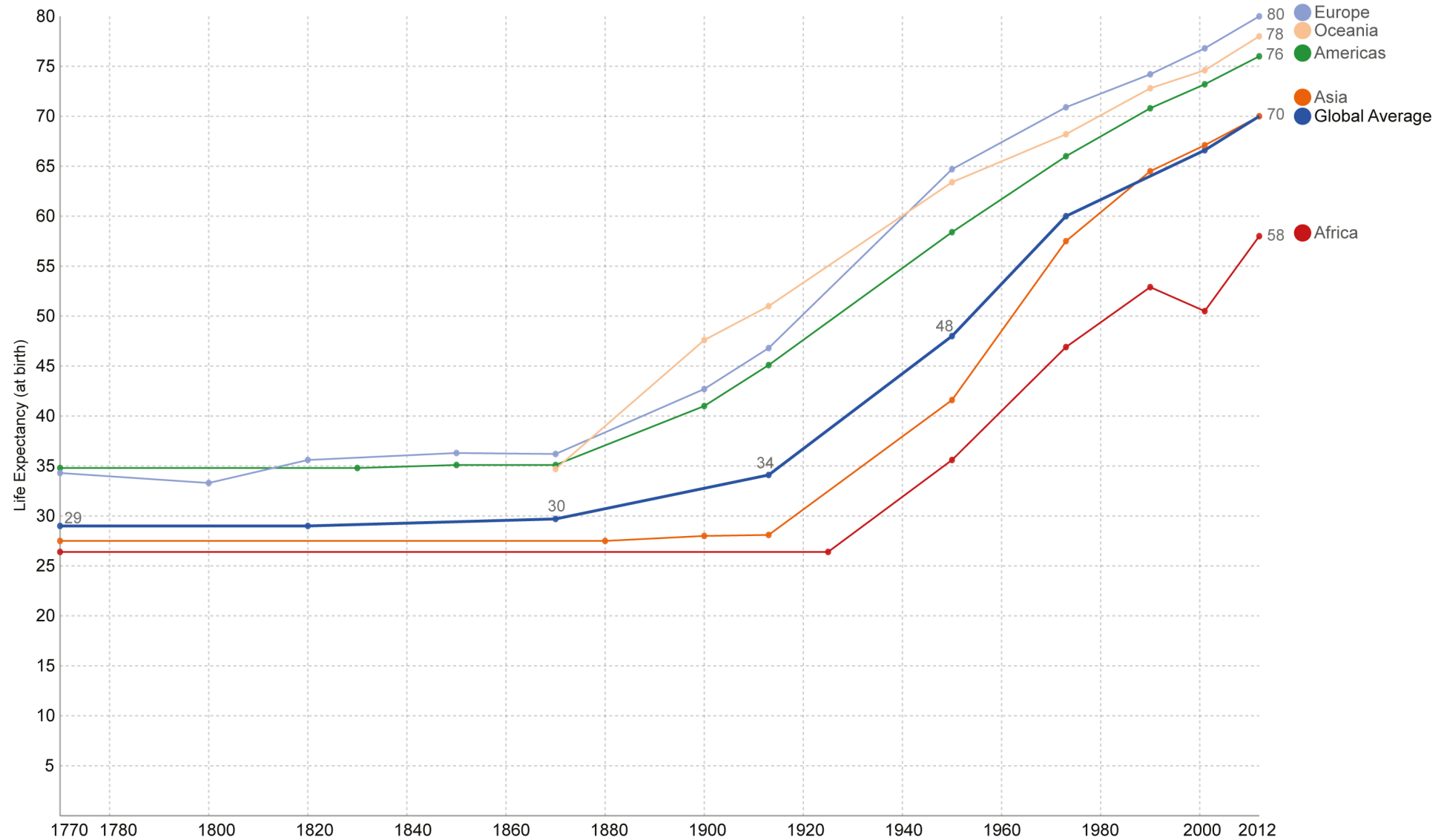


An abstract painting featuring a complex composition of overlapping geometric shapes and lines. The color palette includes various shades of teal, dark blue, black, and gold. The composition is dense and layered, with some elements appearing to recede into the background while others are in the foreground. The overall effect is one of depth and complexity, reminiscent of mid-century modern abstract art.

Life Transitions
are like art

Life Expectancy around the world, 1770-2012

Life expectancy at birth, global and regional averages (weighted by population)



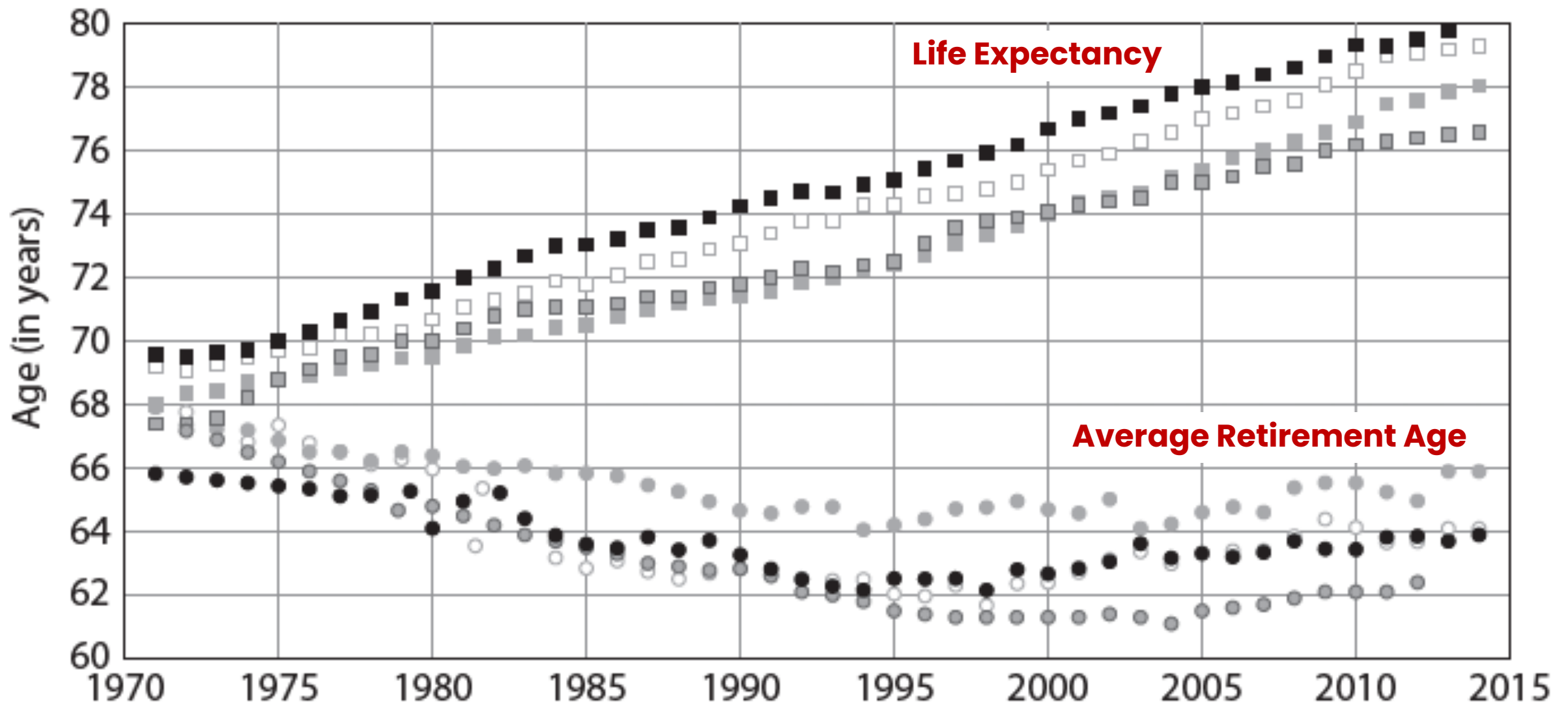
Data sources: 1770-2001 from James C. Riley (2005) – Estimates of Regional and Global Life Expectancy. Population and Development Review; 2012 from WHO.

The interactive data visualisation is available at OurWorldinData.org. There you find the raw data and more visualisations on this topic.

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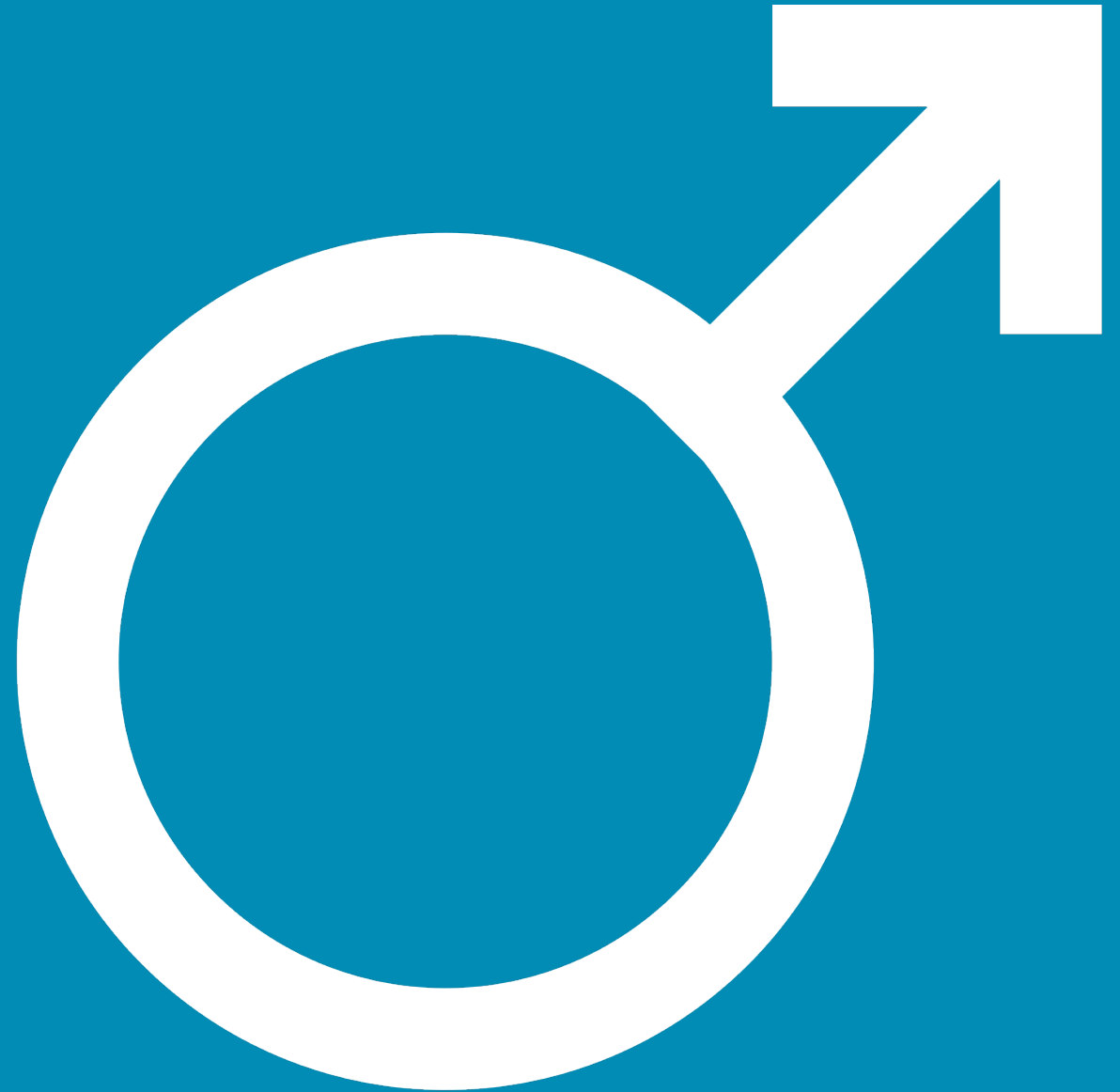
Retirement
plans
were designed
to kick in when
the average
worker
was **dead**





Source: Silver, M. P. (2018). *Retirement and Its Discontents: Why we won't stop working, even if we can*. New York: Columbia University Press.

Retirement
plans were
designed
around the
**model of
men's work
experiences**

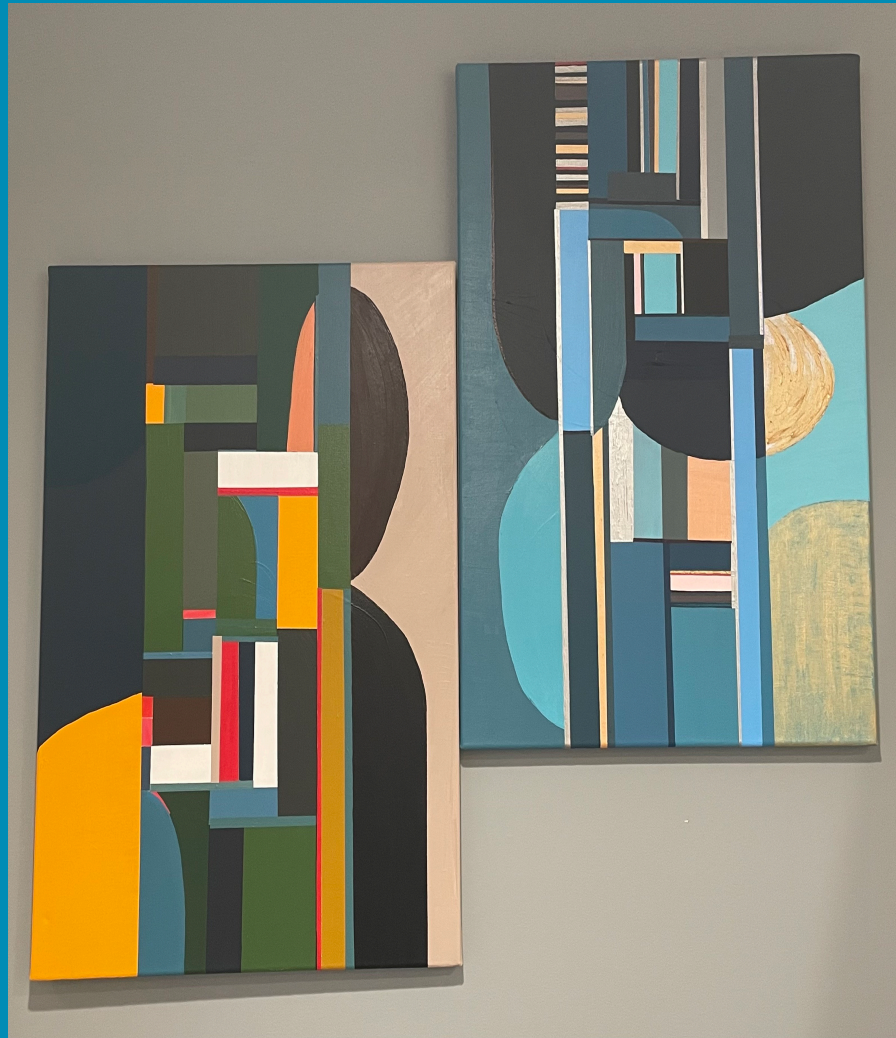




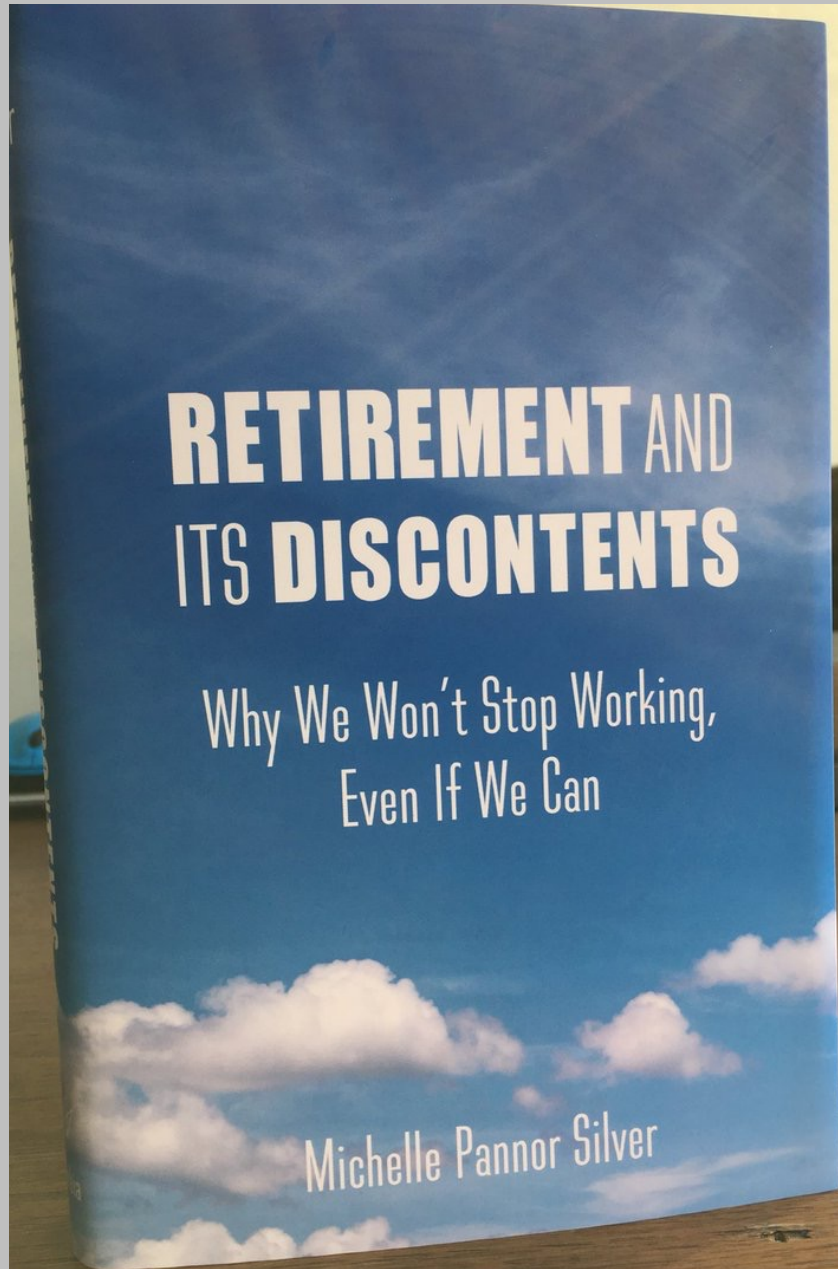
In **99%** of the world
women live longer than men



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**Not everyone
likes the art**



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Part II



Strategies

Financial
Planning

Declutter

Practice

Stay Active



Feeling that you are generous is one of the greatest sources of satisfaction.



Financial
Planning

Declutter

Practice

Stay Active



DOES IT
SPARK JOY
?

MARIE KONDO

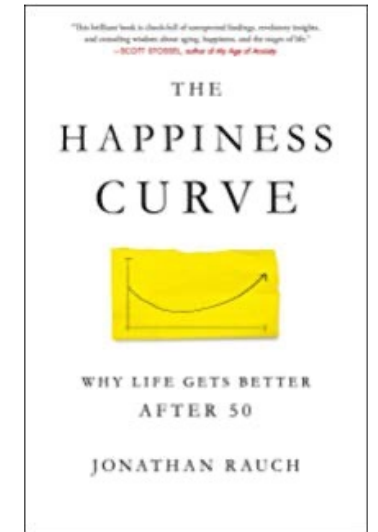
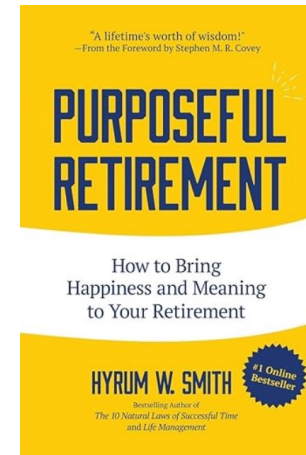
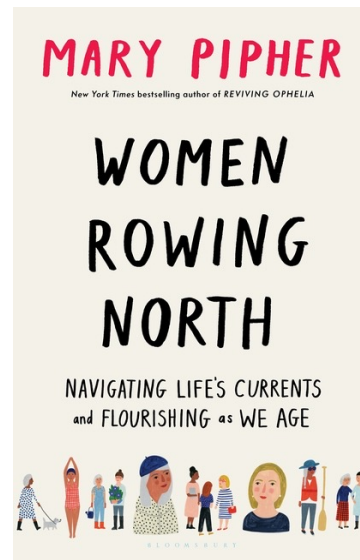
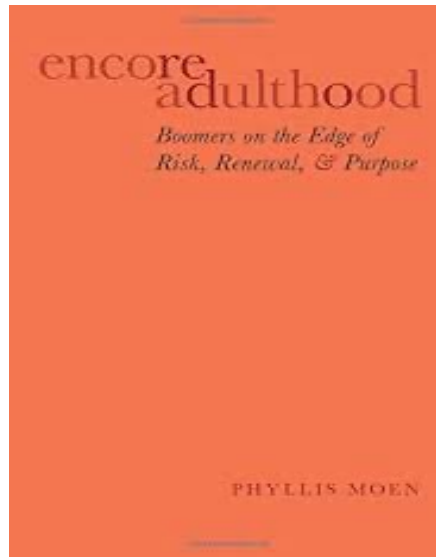
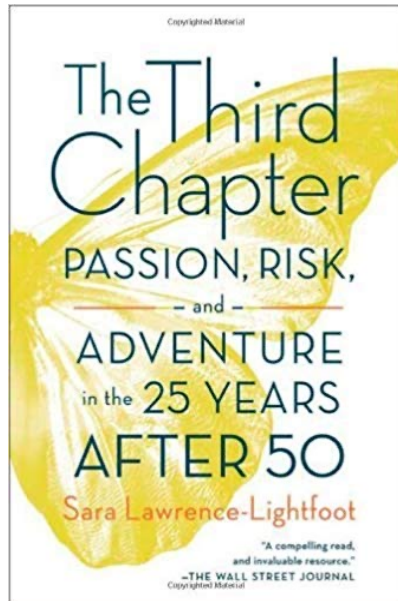
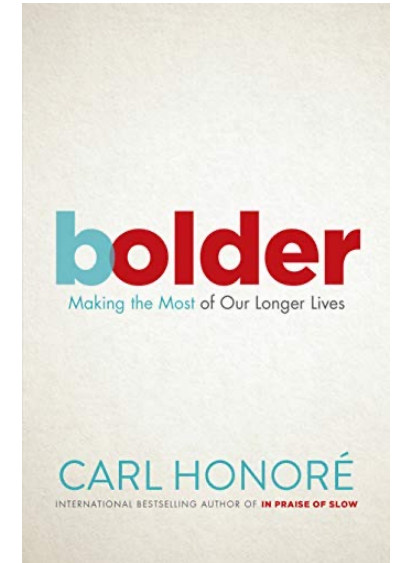
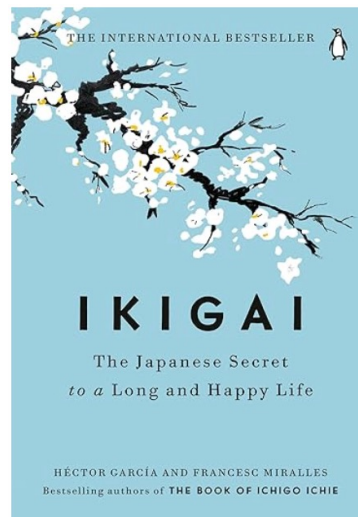
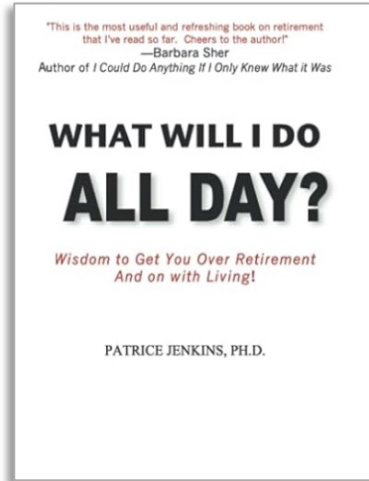
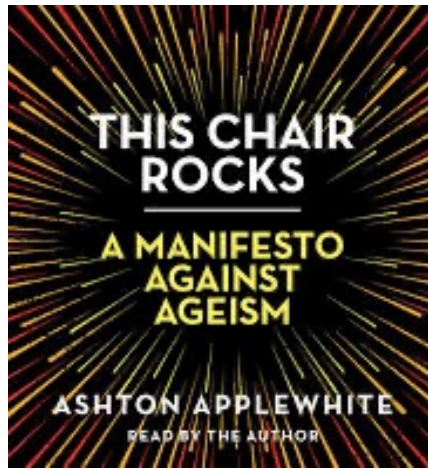


Financial
Planning

Declutter

Practice

Stay Active





Financial
Planning

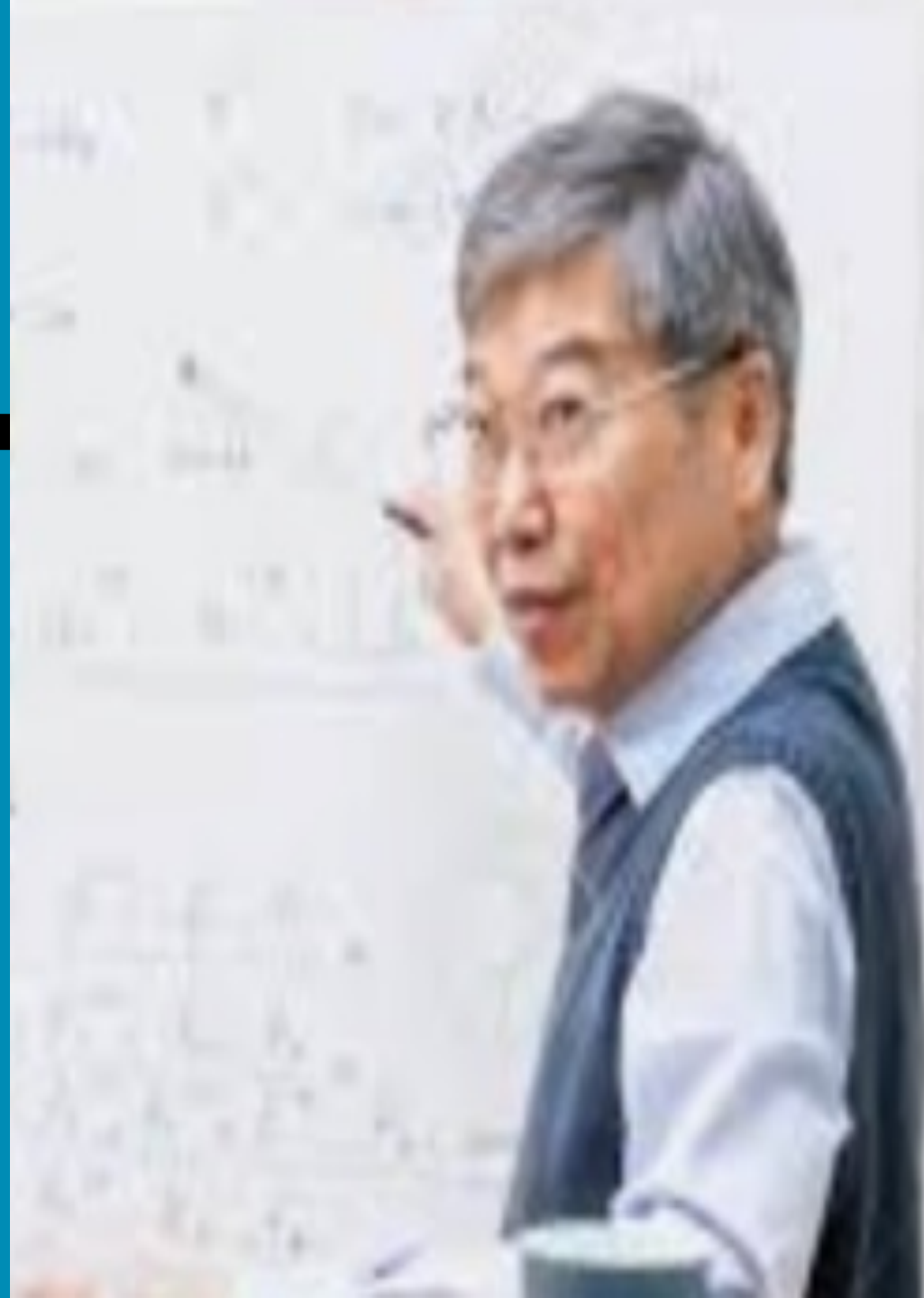
Declutter

Practice

Stay Active

ROBERT

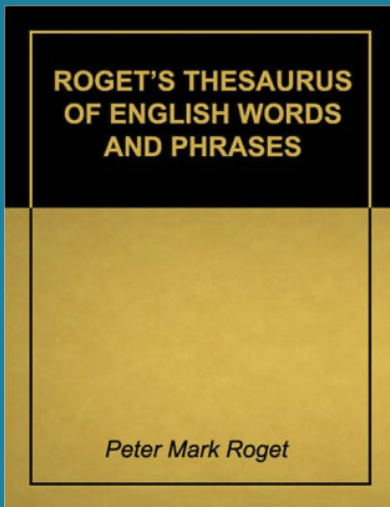
“Who made the rule
that says I have to
be done?”





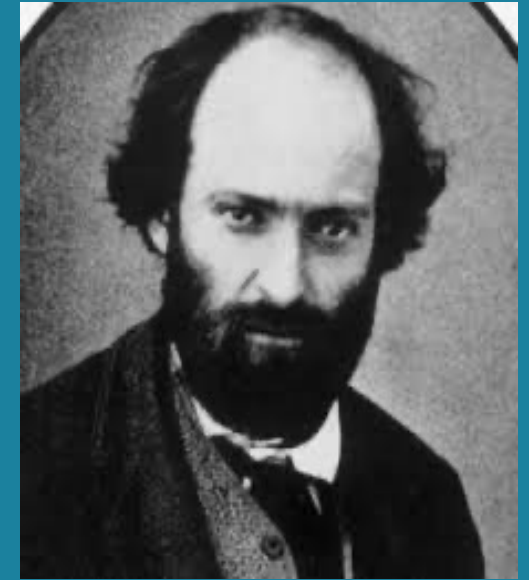
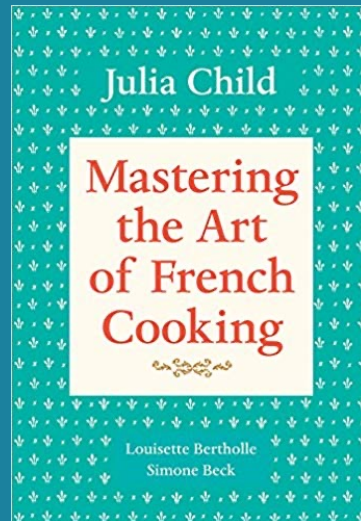
Peter Roget

Significant initial career contribution: age 73



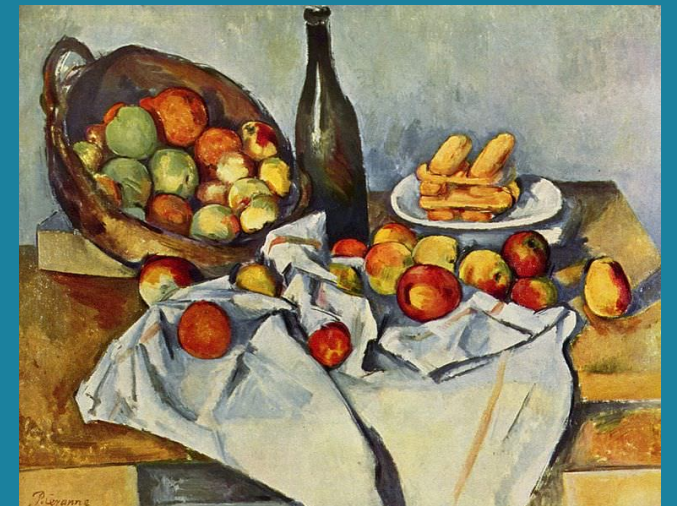
Julia Child

Significant initial career contribution: age 50

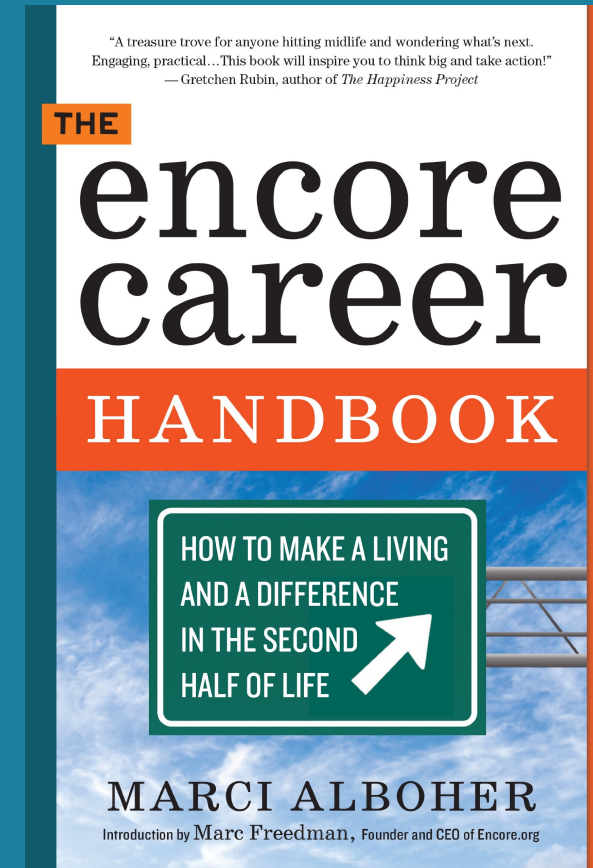
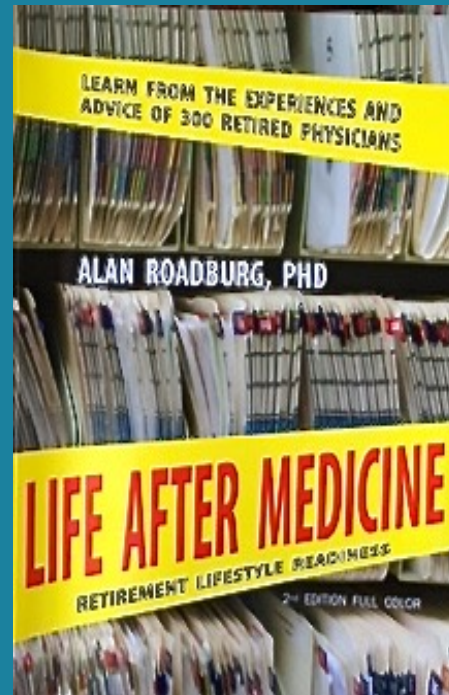
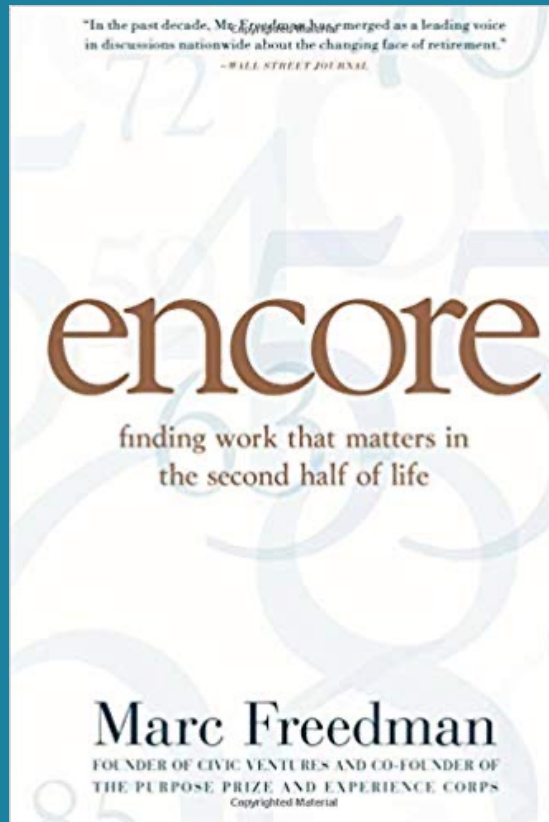


Paul Cezanne

Significant initial career contribution: age 56



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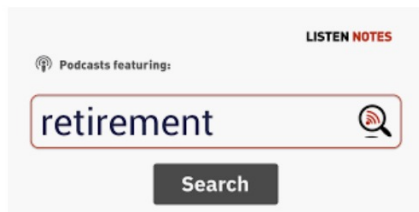
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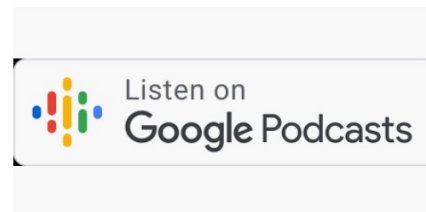
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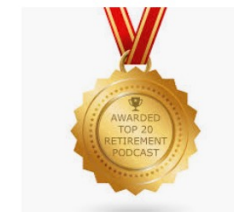
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**If you knew you had 100 years,
how would you design them?**



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