

BOOK REVIEW

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Join the Longevity Revolution: A Guide for Financial Advisors and Their Clients

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Living to 100 or older has become increasingly possible thanks to recent discoveries about the aging process and advances in science and medicine. Many Americans are now aspiring centenarians and part of a trend that authors Bradley Jenson, John Comer, and James Gambone have aptly named “The Longevity Revolution.” The authors hail from Minnesota; two of them, Jenson and Comer, are practicing financial advisors, and the third, Gambone, bills himself as a “generational and intergenerational expert.”

They define this trend as the following:

First, it is a scientific revolution based on medical advances that will be coming fast and furious over the next decade, leading many, many more people to the 100-year life. Second, it is a cultural revolution because these scientific advances call for deep reflection on each individual’s (a) purpose and passion for living (and, likely, working) for a much longer time, (b) core values for security and personal growth, (c) health habits for supporting the coming scientific advances, and (d) capacity to advance intergenerational relationships for a more fulfilling, longer life. Finally, it is a financial revolution because living healthier for longer necessarily requires more financial resources.

The Longevity Revolution brings major implications for people’s lives and how they think about retirement. It brings opportunities to flourish later in life, with greater focus on one’s purpose, passions, and priorities. However, most people are not yet planning for these longer lives, and neither are their financial advisors.

The purpose of this self-published book is to explain the Longevity Revolution and what it means for financial advisors and their clients, personally and financially. By sharing evidence-based research from leading experts in longevity as well as thought-provoking questions and how-to instructions in every chapter, the book inspires an exciting and actionable vision of the future. Ultimately, it guides readers through the key considerations of creating their own personal longevity plans.

Many of the topics covered are very personal. The authors set the expectation with this important disclaimer, “We realize that some of these actions may be outside your comfort zones, they certainly were for us.”

Chapter 1, “Moving from Retirement Planning to Longevity Planning.” The authors make a strong case for creating a personal longevity plan. Traditional retirement planning is too narrowly focused on basic assumptions such as expected retirement date, the amount of money needed to retire, and how long one expects to live. In contrast, longevity planning requires a more comprehensive approach that reimagines one’s lifespan with an emphasis on purpose, work, education, and lifestyle. Indeed, these preferences are much more difficult to define than populating a retirement-planning spreadsheet.

Chapter 2, “Understanding Juvenescence for Your Longevity Journey.” The authors explain the concept of “juvenescence,” derived from the Latin verb *juvenesco*, which loosely translates as growing young, remaining strong, and flourishing. In the context of living to age 100 or older, the authors invite readers to envision long and healthy lives. With an extended lifespan, the traditional paradigm of fully retiring in one’s 60s is no longer financially viable. Most people will need to continue working longer with either continued full-time work in one’s current position, moving from full-time to part-time work, pursuing an encore career, and/or creating a portfolio of activities.

Chapter 3, “Identifying Core Values for Longevity Planning.” How can one live a fulfilling 100-year life? The authors spoke with hundreds of retirees to learn about the importance of ensuring one’s key life choices are well-aligned with core values. However, many financial advisors bypass this topic of discussion and jump straight into financial goalsetting with clients. Identifying one’s core values requires

deep reflection. Prescriptive core values for longevity require a growth mindset and a commitment to healthy aging, lifelong learning, passion for one's purpose, creativity, exploration, and happiness. In addition, there are descriptive core values—those that an individual has internalized over the course of a lifetime, based on life experiences.

Chapter 4, “Adopting and Enhancing Habits for Healthy Longevity.” Healthy longevity is an essential core value in the Longevity Revolution. A focus on improving health habits can make a positive difference in one's ability to live and enjoy a longer life. The authors cite research from medical experts and offer suggestions for longevity-friendly eating, exercise, sleep, humor and laughter, and brain health.

Chapter 5, “Building Intergenerational Relationships.” This chapter provides brief overviews of the six generations currently alive with contextual information about their values. By making meaningful connections across generations, one can share experiences and envision new possibilities. It can lead to making friends and avoiding social isolation. Intergenerational relationships can be built within families, through existing programs (e.g., local aging agencies, etc.), at work, and in communities. An added benefit of making friends is they can become part of one's support network, if and when help is needed.

Chapter 6, “Planning for Help Before You Need It.” Although the premise of the book is enhancing one's ability to a live a longer and more active life, the reality is that people will experience a time or times when their abilities are compromised and they may need assistance. Anticipating and planning for these situations can help people maintain control and ensure their wishes are respected. This planning requires defining one's personal preferences, priorities, and available financial resources. It also involves considering possible housing, transportation, socialization, and financial, legal, and health issues.

Chapter 7, “Leaving a Holistic Personal Legacy.” Establishing a legacy is commonly associated with estate planning and the disposition of one's assets at death. A holistic personal legacy is more broadly encompassing and includes an ethical will and a spirit legacy. An ethical will is a means of writing down one's values, beliefs, life lessons, and hopes for the future. A spirit legacy is anything meaningful one wants to pass along as a story from life experience.

Chapter 8, “Mining Wisdom for Balanced Goal Setting.” Many people have sources of wisdom that can inform their longevity planning—if only they were aware of them. Most people are familiar with Intelligence Quotient (IQ) and Emotional Intelligence Quotient (EIQ). But many may not be familiar with two additional sources of wisdom, the Curiosity Quotient (CQ) and the Transition Quotient (TC), which can help individuals continue to learn, grow, and successfully manage life change as they age.

Chapter 9, “Completing Your Personal Longevity Plan.” This final chapter pulls together all the elements of the preceding chapters and provides a step-by-step guide with instructions and worksheets for creating a comprehensive longevity plan.

In all, *Join the Longevity Revolution* is a valuable resource for financial advisors and clients alike. It is compelling, comprehensive, and densely packed with insights. To gain a broad understanding of the Longevity Revolution, it should be read in its entirety. Individual chapters lend themselves to being referenced and revisited over time. Some chapters may resonate more than others depending on the topic and one's situation. Many of the activities involved in creating a longevity plan are time-consuming and require thought, care, and additional research. Thankfully, the book offers a beautifully curated listing of further resources that includes publications by leading longevity experts.

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