

My Longevity Planning Journal



An interactive planning guide for the book
**“JOIN THE LONGEVITY REVOLUTION
A Guide for Financial Advisors and their Clients”**
by Bradley C. Jenson, CFP®, John M. Comer, CFP®, and James V. Gambone, Ph.D.

This digital version of the Questions and Suggested Activities at the end of Chapters 1–8 is for your ease of use if you want to create a digital version of your Longevity Planning Journal. We encourage you to do this because you may want to copy some information from your Longevity Planning Journal into your Personal Longevity Plan document.

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CHAPTER 1: Moving from Retirement Planning to Longevity Planning

Questions and Suggested Activities

1 Think about longevity in your family of origin. To what age did your grandparents and parents live? If some are still living, describe their health and lifestyle.

2 Given the coming advances in aging science for healthspan as well as lifespan, how convinced are you that living to 100 and beyond is a distinct possibility for you? If you could be both old *and* healthy, to what age would you want to live? What year would that be?

3 Imagine that you have many more years of healthy living ahead of you than your parents or grandparents had. In a paragraph or two, describe activities you would find enjoyable and meaningful during this time.

4 Write about your passion and purpose(s) for living by considering these questions:

a. What is currently true for you in terms of your purpose and passion?

b. Do you have a singular purpose in life, one ikigai, or do you have a purpose portfolio? In either case, write about your purpose(s).

- c. If you are pondering your purpose in life and seeking more clarity, you may want to ask this simple question: What “dulls” you and what “spirits” you? Then, make a list of the things you are doing in your life that dull you. Estimate how much time each day you spend on activities that dull you. Make a contrasting list of the things that truly spirit you and estimate how much time a day you spend on “spirit activities.” The more time you can spend on activities that spirit you, the closer you are to your passion and purpose(s).

- 5 If you need more clarity, try taking The Purpose Exchange self-evaluation (thepurposeexchange.com/self-evaluation). It takes less than 10 minutes, and it's free. When finished, reflect on what you learned.

CHAPTER 2: Understanding Juvenescence for Your Longevity Journey

Questions and Suggested Activities

In a spirit of juvenescence, growing younger as you age, consider the following:

- 1** When it comes to your future, do you prefer a traditional retirement, retiring at about age 65, or a nontraditional retirement, working for income beyond age 65. Why?

- 2** If you want or need to choose a nontraditional retirement, you should make a preliminary selection of one of the four ways to do that, as outlined in this chapter. Check the appropriate box in front of one of the following four options:

- 1. Continue to work full time beyond age 65 in my current position.
- 2. Cut back from full-time to part-time work in my current occupation.
- 3. Take a “bow” and come back for an encore career.
- 4. Create a portfolio of activities.

If you chose the third option, what would you like your encore career to be and why?

If you chose the fourth option, creating a portfolio, write about the number and kinds of activities you would like to be involved in to generate income.

CHAPTER 3: Identifying Core Values for Longevity Planning

Questions and Suggested Activities

- 1** This exercise helps you identify core values for longevity planning and claim them as your own. The top quadrants of the chart on the next page, quadrants 1 and 2, represent core values related to growth (your “sail”), while the bottom quadrants, 3 and 4, represent values related to safety and security (your “hull”).

In quadrants 1 and 3, you will find that we have already listed the prescriptive values necessary for the Longevity Revolution. Whether or not you would have embraced these values before you read this book, we hope you understand that they are vital for joining the Longevity Revolution and planning for the 100+year life.

Quadrants 2 and 4 are where you have the opportunity to record your personal values related to growth as well as safety and security. Note that there is no set number of descriptive core values you should have. However many core values you believe describe your life are the right number for you.

Longevity Core Values

CORE GROWTH VALUES	QUADRANT 1 Prescriptive Core Growth Values for the Longevity Revolution <ul style="list-style-type: none">• Long-life Learning• Creativity & Exploration• Passion• Happiness• Growth Mindset• Healthy Longevity	QUADRANT 2 Descriptive Core Growth Values for the Longevity Revolution (identified by you)
CORE SAFETY & SECURITY VALUES	QUADRANT 3 Prescriptive Core Safety & Security Values for the Longevity Revolution <ul style="list-style-type: none">• Healthy Longevity• Sufficient Financial Resources for the 100+year Life	QUADRANT 4 Descriptive Core Safety & Security Values for the Longevity Revolution (identified by you)

- 2** Beginning with Quadrant 1 and moving through the other three, write a few sentences or phrases about each core value by reflecting on this question: How can I enhance this value as an important part of my life in the coming decades?

- 3** How do your reflections make you feel? Are you excited and inspired to participate in the Longevity Revolution?

5 If you have them available, write down your numbers for:

- Blood pressure:
- Body Mass Index or waist size:
- Fasting blood sugar:
- LDL cholesterol:
- Cotinine (i.e., Do you use tobacco?):

If you don't know these numbers, be sure to get them at your next check-up.

6 Have you taken a stress-reduction workshop or watched online videos on stress management? If not, when and how might you do that?

7 What makes you laugh? How could you add more humor to your life?

8 Would you describe yourself as a “conscientious person”? Would those closest to you describe you this way? If not, what would you need to change to become more conscientious?

9 When was the last time you took a walk or hike in the woods? How can you increase the time you spend in nature?

10 Describe your week in terms of social interaction with others. Is there anything you would like to do more often or less often to enhance your opportunities for social interaction?

11 Do you have a daily practice of meditation or other ways to clear and calm your mind? If not, go to [YouTube.com](https://www.youtube.com) and search for “one-minute meditation.” After trying it, journal about this brief experience here:

If you want a longer yet manageable video, try this excellent 15-minute guided meditation based on the work of Jon Kabat-Zinn, led by Vicki Panagotacos, Ph.D. On [YouTube.com](https://www.youtube.com), search for “Mindfulness Meditation—Quick 15 Min Stress Relief Version.” It will likely take more than one attempt to get comfortable with and benefit from the practice of meditation, but it’s worth it!

12 How many of Levitin’s 10 items for brain health do you currently practice? If some are missing, which items would you like to add to your life?

CHAPTER 5: Building Intergenerational Relationships

Questions and Suggested Activities

1 To which generation do you belong? Is the short description of your generation in this chapter accurate? What would you add or subtract?

2 How is your generation different from that of your parents, children, or grandchildren?

5 Make a list of all the places where you can interact with people from different generations—older or younger than yourself.

6 Make a list of all the skills and experiences you would have to bring to a younger generation. What could you learn from them?

- 7 What would you gain from a relationship with someone older than yourself? What could you share with them?

In order to improve the quality of your intergenerational relationships, you may wish to use a resource on intergenerational dialogue developed by Dr. James V. Gambone titled *Together for Tomorrow: Building Community Through Intergenerational Dialogue*. This book is really two books combined. The first book helps the reader understand the importance of why we need more intergenerational thinkers and actors in an aging society (Chapters 1-4). The second book (Chapters 5-12) provides the reader with practical suggestions for improving intergenerational relationships, including how to organize Intergenerational Dialogues.

CHAPTER 6: Planning for Help Before You Need It

Questions and Suggested Activities

- 1** Rate the following goals on a scale of 1 to 5, with 1 signifying the goal is not important to you and 5 signifying it is extremely important to you. Consider refining your assessment by using Marlene Stum’s Later Life Financial Security Goals Worksheet. If you are married, compare your ratings with your spouse’s ratings and discuss any differences.
 - a. Remain financially independent
1 2 3 4 5
 - b. Maintain control
1 2 3 4 5
 - c. Maintain privacy
1 2 3 4 5
 - d. Involve family members in my affairs
1 2 3 4 5
 - e. Leave an inheritance
1 2 3 4 5
 - f. Use government resources
1 2 3 4 5

- 2** What are the top three things your current home might need to allow you to age in place?

3 How comfortable are you with alternatives to your personal automobile for getting around? Name specific options you would be comfortable experimenting with.

4 Can you name five or more ways you are socially connected with others during the week? What ideas do you have for adding to your social circles?

5 Does your financial plan need a tune-up to account for your 100-year lifespan?
What changes or issues do you want to discuss with your financial advisor?

6 Have you created a health care directive? If so, when was the last time you reviewed it?

- 7 Make a list of all the people who are currently part of the teams that will, together, become your Longevity Team. Make another list of people who do not currently help you in any way but that you would be comfortable asking for help should the time come when you need it.

CHAPTER 7: Leaving a Holistic Personal Legacy

Questions and Suggested Activities

Spend no more than a half hour to 45 minutes on the exercises for this chapter. The following questions are intended to “prime the pump” for writing your holistic personal legacy, but you’ll likely need more time to complete it.

1 Quickly assess where you stand with respect to traditional legacy planning:

Yes No

- | | | |
|--------------------------|--------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | I have a will. |
| <input type="checkbox"/> | <input type="checkbox"/> | My investment accounts and bank accounts are properly titled so that when I die, these assets will pass according to my wishes. |
| <input type="checkbox"/> | <input type="checkbox"/> | I have someone I trust to be my durable power of attorney, and such documents have been drawn up and signed. |
| <input type="checkbox"/> | <input type="checkbox"/> | Any life insurance policies and annuities that I own have the correct beneficiaries according to my wishes. |
| <input type="checkbox"/> | <input type="checkbox"/> | I have a transfer on death deed (T.O.D.D.) for the house. |
| <input type="checkbox"/> | <input type="checkbox"/> | I have decided how my personal property will be given away/ disposed of after I die. |
| <input type="checkbox"/> | <input type="checkbox"/> | I have a health care directive and a durable health care power of attorney. |
| <input type="checkbox"/> | <input type="checkbox"/> | I have given the person who is my durable health care power of attorney a copy of my health directive and my living will. |

2 The following questions will help you begin thinking about the content of your ethical will. Write brief answers to the following questions:

- What are your values? (Refer to the work you did in Chapter 3.)

3 The following questions are meant to spark initial ideas for writing your spiritual legacy. Jot down brief answers, one or two words or a phrase, in response to these questions:

a. What two memorable stories from your childhood might you like to include in your spirit legacy?

b. What two memorable stories from your early adulthood might you like to include in your spirit legacy?

c. What two stories from middle age might you like to include in your spirit legacy?

- 3** List at least five to 10 goals you would like to accomplish in the next five to 10 years. Then mark each with H for Happiness, M for Meaning, or PR for Psychological Richness. Do you have a balance among your goals? If not, how could you gain greater balance?