

5 Financial and 5 Life

Habits of Capital's Happiest Retirees

5 Financial Habits



1. HROBs Have a Minimum of \$500k

HROBs average \$875,000 in liquid retirement savings.



2. Multiple Streams of Income

More income streams lead to higher levels of happiness in retirement.



3. Mortgage Payoff is Within Sight

Retirees with a paid-off mortgage or payoff within five years are 4X more likely to be in the happy group.



4. Investors

- Participation vs. perfection
- Rational optimism – tomorrow investors
- Dividend investing



5. Spending

HROBs have mastered the 4%+ Rule.



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5 Life Habits



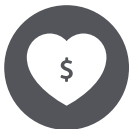
1. Core Pursuits, aka Hobbies on Steroids

Happy retirees have an average of 3.6 core pursuits, while the unhappy lot has only 1.9.



2. Family Habits

- Retirees who live near 50% or more of their kids are between 2 and 5X more likely to be HROBs. If you're not close to them geographically, and it's feasible, consider moving!
- HROBs spend less than \$500/month on supporting their adult children.



3. Love Life

Marriage isn't a requirement for the HROB, but retirees who are married are 4.5X more likely to end up in the happy camp.



4. Social

HROBs have at least three "close connections" in the world, averaging 3.6. This is someone who celebrates your good days and comforts you when times are tough.



5. Faith

Retirees are 1.5X more likely to fall into the HROB camp if they attend church once a week. However, the inflection point seems to be attending at least twice a year to join the happy camp.



Bonus Tip:

HROBs have significant insight into their own personal health.

This doesn't mean they are teetotaling, neurotic eaters, but they do have some structure around their eating and drinking habits. #EatToBeatDisease

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