

5 Financial and 5 Life

Habits of the Happiest Retirees on the Block

(HROBs) Based On The Research From What The Happiest Retirees Know

5 Financial Habits



1. Have a Minimum of \$500k in Retirement Savings

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



2. Multiple Streams of Income

A greater variety of income streams lead to higher levels of happiness in retirement.



3. No Mortgage or 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. HROB Investors Understand

- Participation vs. perfection – when investing, HROBs know time in the market is generally more important than timing the market.
- Rational optimism – HROBs understand the dynamic of investing for tomorrow and the fortitude of America's Army of Productivity
- Dividend investing – HROBs love owning stocks that are focused on paying investors a regular and ideally growing dividend.



5. Master the 4%+ Rule for Spending

Retirees who utilize 4% of their portfolio in their first year of retirement, and then adjust this amount every year for inflation, have the potential to see their money outlive them (assuming a 50% to 75% allocation in stocks) and protect their purchasing power.



5 Life Habits



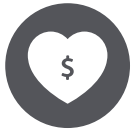
1. Core Pursuits, aka Hobbies on Steroids

Happy retirees have an average of 3.6 core pursuits, while the unhappy lot has only 1.9. And the most popular core pursuit of the HROB is volunteering!



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 regularly. 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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