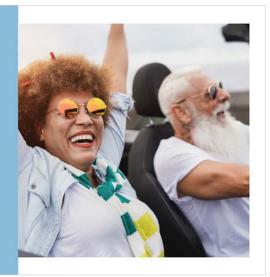
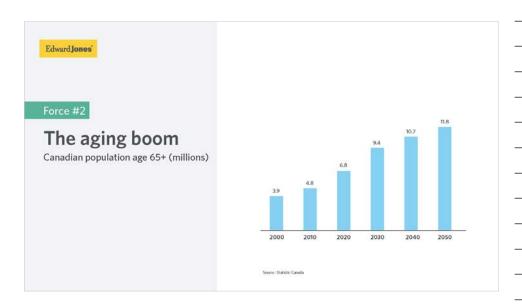


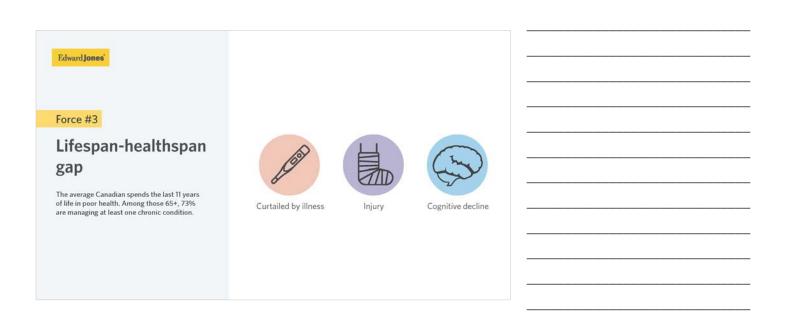
Introduction to the new journey of retirement











### Force #4

### Demise of the three-legged stool for funding retirement

- Employer defined benefit pensions are rare
  Old Age Security benefits are insufficient
  Undersaving for retirement is common



Age they wished they had started saving

Edward Jones

### Force #5

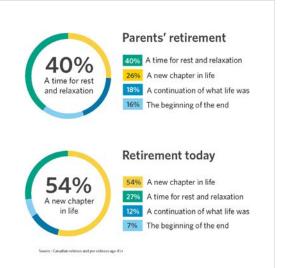
### The COVID-19 pandemic

64% of retirees say "the COVID-19 pandemic has made life in retirement more difficult" and altered their retirement timelines. Silver lining: Canadians are re-evaluating priorities.



## Retirement is now a new chapter in life

Retirement is now a longer, more important and expensive stage of life—and today's retirees increasingly want to make the most of it.



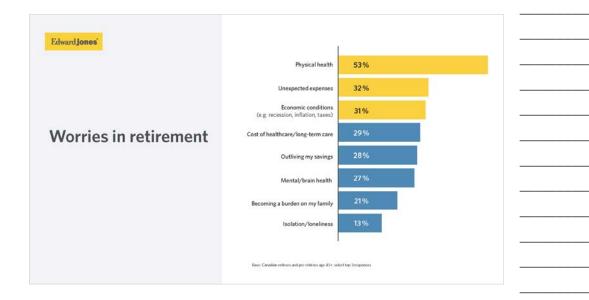
Edward Jones

## When does retirement begin?

Today, there is no agreed-upon milestone that marks the start of retirement.

Interestingly, one in five (21%) say it's when they achieve financial independence and only 9% say it's reaching a certain age.





### Physical health

Staying active and adopting healthy habits can increase your longevity and can help you lead a more active and fulfilling life.



# Planning for the unexpected

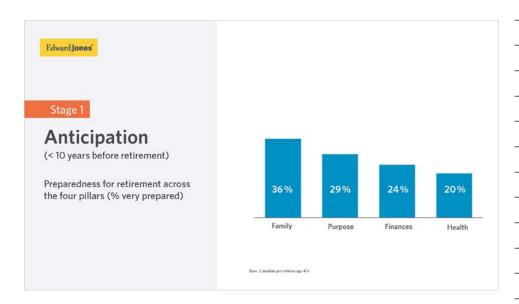
The second biggest worry for those in retirement was planning for the unexpected.



Edward Jones

### The four stages of the new journey of retirement



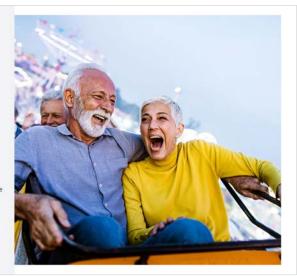


### Liberation/ Disorientation

(0-2 years after retirement)

The first years are a transition period, time to figure out what retirement really means. A sense of freedom from the anxieties of responsibilities for some is accompanied by feeling disoriented and uncertain about the future.

- 68% feel financially prepared for retirement
  21% feel very prepared for retirement
  Half worry about outliving their money



# Planning for the unexpected

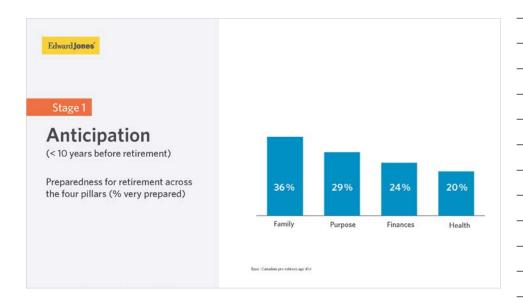
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Edward Jones

The four stages of the new journey of retirement



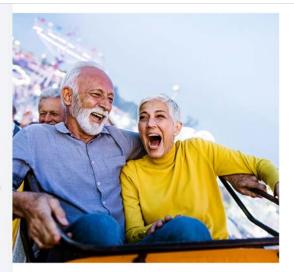


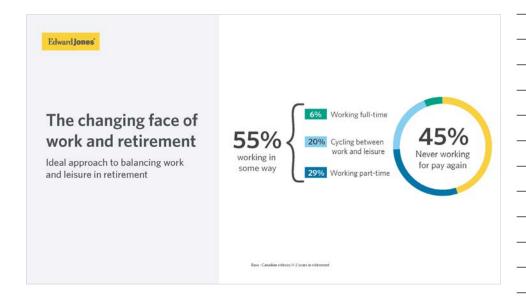
### Liberation/ Disorientation

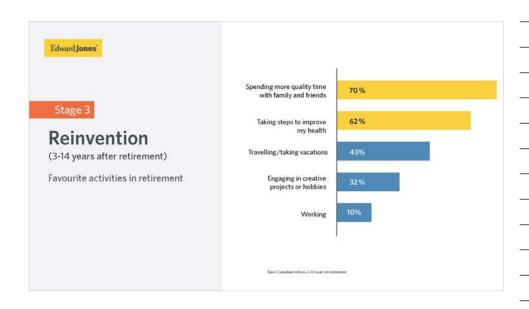
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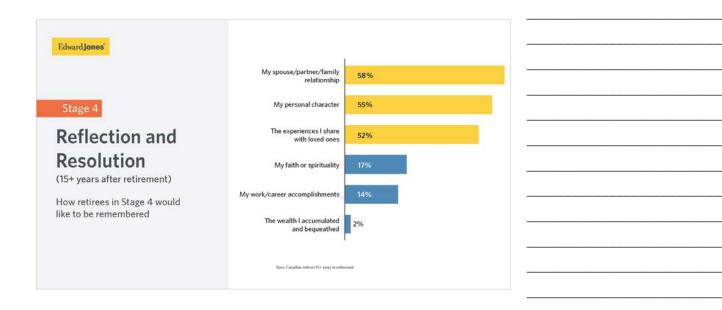
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All pre-retirees can be developing financial strategies, improving their health, communicating with family, and entering retirement with purpose

Actions to take to prepare for retirement





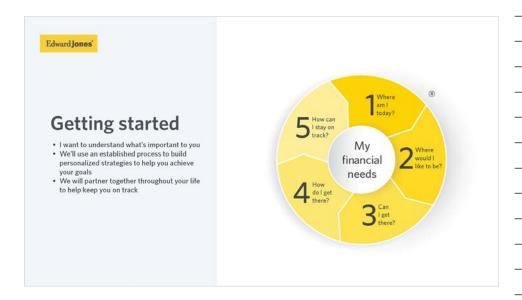


Develop a financial strategy to meet your goals and not outlive your savings

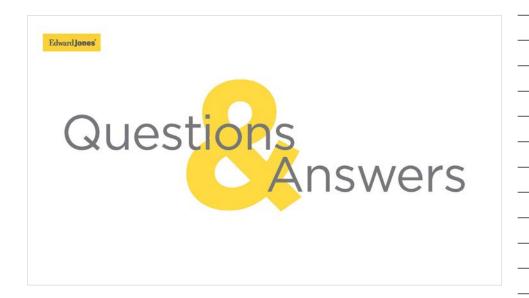


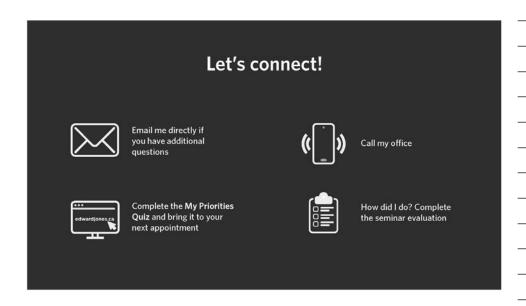
Plan for the unexpected











Edward Jones	Thank you!		
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