

1



MOMENTS THAT MATTER

2



ACTIONS

3



GOVERNMENT AND EXTERNAL SUPPORT

4



INSIGHTS

PRE-RETIREMENT

LIVING MID-LIFE ADULTHOOD

Adulthood, prior to Coming-of-Age

- Potential fact finding and planning
- Potential engagement with social services
- Expects social security as a safety net in retirement

Saving for retirement is not top of mind due to other day-to-day priorities



KEY

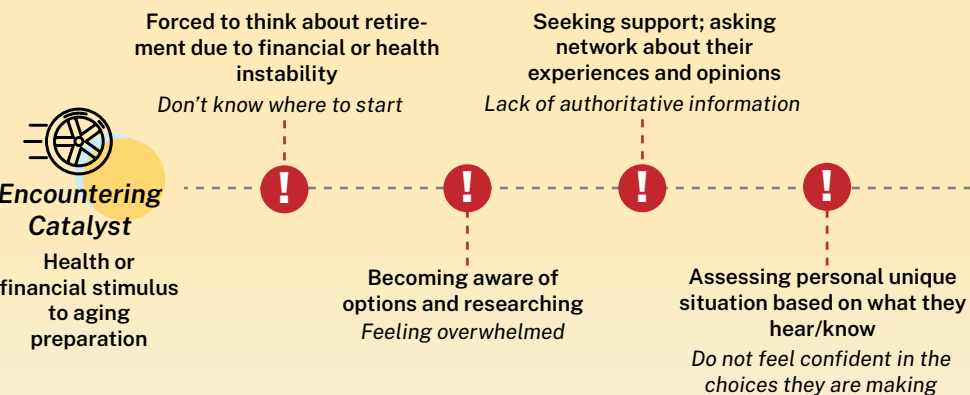
- SSA
- CMS
- Other agencies
- Friends / Family
- Insurance Brokers
- Community Orgs

APPROACHING RETIREMENT

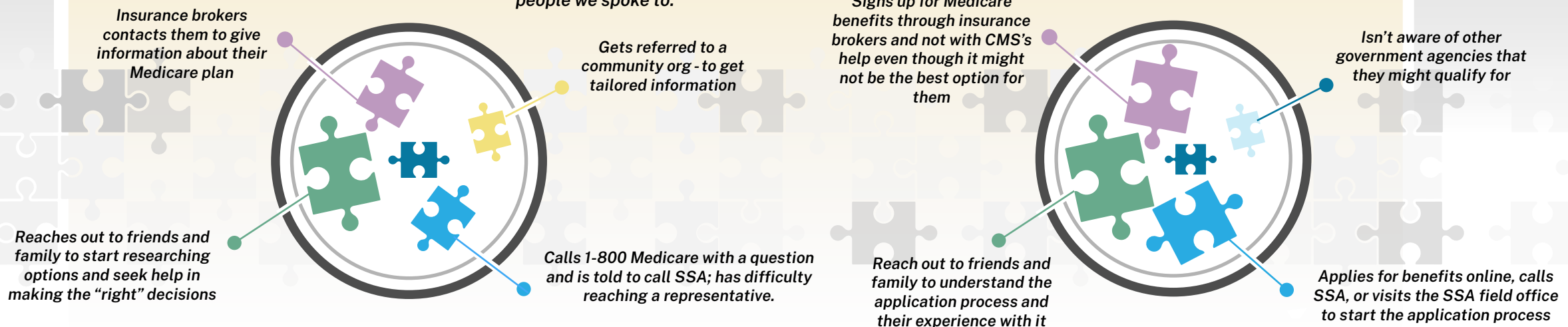
LEARNING / MAKING SENSE

Exploring needs and options for the future

"I am just like alone (in this process of figuring benefits out)."



Example sources of help used by people we spoke to:



INITIATING CHANGE

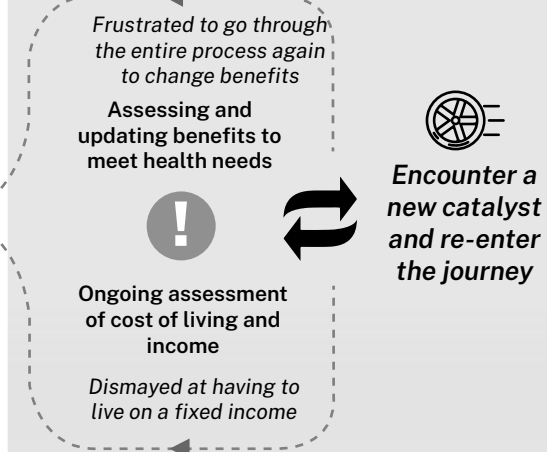
Taking action towards the future state

"There was no to do list prior, no get ready list. We had to run around and get this stuff in a hurry."

RETIRED

MANAGING SENIOR LIFE

Transition to older adulthood and maintain basic quality of life under dynamic circumstances



01/ We do not create equal opportunities for people to save for retirement.

"When I was in my 30s my dad retired and I thought "that's for old people" and you go on about your way, not worrying about what that is like. Nothing ever made me think I needed to talk to anyone, to plan ahead for that."

02/ We leave people on their own to make sense of a dense and disparate retirement landscape during a high-stress transition.

"I wish I could find an agency and place that would give me all info instead of me having call so many different people. Instead of people talking above me, talk at me so I can understand it. Some help with things that help with financial planning would be great too."

03/ We fall short in protecting people as they face increased vulnerability.

"I just can't believe what we have to pay for medicare, we're gonna be on a fixed income. It's very troubling, very troubling."