



SECOND HALF

H E R O

What if life wasn't about us? What if it's not about what we might be chasing...what most of us spend our time, talent and resources on? Join us in getting our affairs in order and being good stewards of what we've already been given.

CHECKLIST STARTS ON NEXT PAGE! >

QUANTITY OF POTENTIAL BLIND SPOTS

Need For Professional Resources To Optimize High | V Low

FINANCIAL WELLNESS:

☐ **Create & Review Annually a Comprehensive Financial Plan:**

Work with a financial planner to create or update a plan that aligns with your income, goals and lifestyle. In the US, most lifetime incomes are large enough to need professional help to optimize a household's second half. (Life expectancy is 77, making half time = 38.5 yrs old.)

☐ **Evaluate Insurance Needs:**

Term life insurance options and disability insurance can be designed to replace income for households at risk of losing an earner.

☐ **Diversify Investments:**

Ensure your investment portfolio is diversified to reduce risk and provide steady growth, adjusting for lower risk tolerance as you age.

☐ **Maximize Retirement Savings:**

☐ **Max out 401(k), IRA, or Pension Contributions:** Ensure you're contributing the maximum allowed by tax law to retirement accounts.

☐ **Catch-Up Contributions:** After age 50, take advantage of catch-up contributions in retirement accounts.

☐ **Plan for Healthcare Costs**

After Your Working Years: Estimate healthcare costs and plan accordingly, considering Medicare, supplemental insurance, and out-of-pocket expenses. (See [LongTermCare.gov](https://www.longtermcare.gov) for more info.)

☐ **Consider Long-Term Care Insurance:**

Research and, if necessary, invest in long-term care insurance to cover potential healthcare costs in your later years.

☐ **Estate Planning:**

☐ **Create or Update a Will & Trust:** Ensure your assets and affairs are in order.

☐ **Establish a Healthcare Directive and Power of Attorney:** Designate someone to make decisions for you if you become incapacitated. (With children 18 & older, consider the same documents.)

☐ **Review Social Security Benefits:**

Familiarize yourself with Social Security benefit rules (www.ssa.gov/prepare/get-benefits-estimate) to maximize what you receive, factoring in the ideal time to claim (typically between 66-70).



☐ **Reduce Debt:** Aim to pay off high-interest debt (like credit cards or personal loans) and work toward eliminating or minimizing mortgage debt.

☐ **Review & Adjust**

Budget: Adjust your budget to focus on saving, reducing unnecessary expenses, and considering your expected retirement lifestyle.

☐ **Establish an Emergency Fund:** Life happens. Have an emergency fund that covers 12-24 months of living expenses to avoid dipping into investments during down markets.

☐ **Maintain Your Ability To Earn An Income:**

Your income is oxygen for your financial wellness. Avoid spending more than you earn; and instead, save or invest in a way that benefits from positive interest compounding. (To get an idea of Total Lifetime Income, multiply Annual Income x Total Years expecting to work = \$_____.)

PHYSICAL WELLNESS ON NEXT PAGE! >

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PHYSICAL WELLNESS:

☐ **Regular Medical Check-ups:**

Schedule annual physical exams, including screenings for common age-related conditions (e.g., heart disease, diabetes, and cancer).

☐ **Regular Eye and Hearing Tests:**

Schedule regular vision and hearing tests, as these senses can decline with age.

☐ **Maintain a Balanced Diet. Optimize Nutrition & Protein Intake:**

Prioritize a nutrient-rich diet focused on whole foods, lean proteins, healthy fats, and plenty of vegetables.

☐ **Flexibility and Balance Training:**

Incorporate frame work like stretching, yoga, or Pilates to improve flexibility and balance, reducing the risk of falls.

☐ **Manage Stress:**

Practice stress management techniques such as meditation, prayer, walking, mindfulness, and/or breathing exercises to maintain mental and emotional well-being.

☐ **Exercise**

Regularly: Engage in at least 150 minutes of moderate-intensity aerobic exercise per week (walking, swimming, cycling), prioritizing strength, mobility & durability training to fight the loss of muscle mass, bone density & frame strength over time.



☐ **Maintain a Healthy Weight:**

Keep your BMI within a healthy range to avoid the increased risk of age-related diseases.

☐ **Limit Alcohol and Avoid Smoking:**

Reduce alcohol intake to moderate levels (no more than 1-2 drinks per day) and avoid smoking or other forms of tobacco.

☐ **Stay Socially**

Active: Engage in meaningful relationships and social activities to combat loneliness and cognitive decline. Seek professional advice if relationships are overly complicated or challenging.

☐ **Get Adequate**

Sleep: Aim for 7-9 hours of sleep per night to help your body recover and maintain mental sharpness.

RELATIONAL, MENTAL SPIRITUAL WELLNESS ON NEXT PAGE! >

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RELATIONAL / SOCIAL WELLNESS:

☐ **Get Help, Even If You Don't Think You Need It:** This realm of wellness can be the most challenging and bring the most grief, pain & stress. Yielding to godly friends, counselors and coaches are critical to navigate relationships and grow in our understanding of relating to others, healthy boundaries and expectations.

☐ **Be The Person Your Dog Thinks You Are:** Consistent personal integrity and the ability to love others well is not natural to mankind. (There's a reason why crime investigators interview family members, often first, to understand the story in play.)

☐ **Get Feedback:** We all have blind spots. Seek out and be open to feedback from others in your life that you respect. At least annually, ask those you live and work with, what you should start doing, stop doing & keep doing.

☐ **Realize That Every Relationship Will Disappoint You At Some Point:** Developing an ability to forgive others is a key for lasting relationships.

MENTAL & EMOTIONAL WELLNESS:

☐ **Live Out Your Purpose:** Most heroes interviewed share the same mindset...that life is not about them. It's more about loving and serving those in their life than chasing their own agenda or wish list. If you haven't already, find a similar mindset and ask God to reveal why you were born. (Seek godly counsel for clarity, guidance & wisdom.)

☐ **Build a Support Network:** Surround yourself with friends, family, and professionals who can support you now and in your later years.



☐ **Set Goals:** Plan what you want to do with your time after your working years, including service, travel, hobbies, and volunteering, to continue living out a noble purpose.

☐ **Continue Learning:** Engage in lifelong learning through books, courses, or new hobbies to keep your brain sharp.

☐ **Practice Gratitude & Positivity:** Cultivating a positive mindset gets easier when you're in a positive and hopeful community. Reminding yourself regularly of what you're thankful for contributes to your wellness.

SPIRITUAL WELLNESS:

☐ **Work with a counselor, pastor or mentor on these questions:**

- ☐ What do you hope for?
- ☐ What / who do you worship?
- ☐ What, who or where have you attached your heart?
Is that working for you?
- ☐ Where do you find satisfaction?

☐ **Participate** in a small group community that fosters spiritual growth and serves the community.

☐ **Learn** about and commit to engaging in spiritual disciplines.

ADDITIONAL CONSIDERATIONS ON NEXT PAGE! >

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ADDITIONAL CONSIDERATIONS:



☐ **Want to travel?** Observe your previous generation's timeline and determine the reality of your 'go-go' years, 'slow-go' years and your 'no-go' years. Plan accordingly.

☐ **Own a business?** Determine your succession plan before your health or something else changes. Have a valuation of the business completed every 2-5 years for better decision making and planning with potential successors.

☐ **Tax Planning:** Work with a tax advisor to minimize taxes in retirement, including Roth conversions, charitable donations, and tax-efficient withdrawal strategies. Also, determine if confiscatory estate tax (40%) is an issue and plan accordingly.

☐ **Special-need family members:** For family members with special needs, get with a certified financial planner to address and solve for their situation and care long-term.

☐ **Downsize or Adjust Housing:** Consider whether your current home is suitable for aging in place or whether you should downsize to something more manageable.

☐ **Automate Finances:** Automate bill payments, savings contributions, and investment deposits to simplify your financial management as you age.

☐ **Evaluate Work Options:** If financially needed or for personal fulfillment, consider part-time work or consulting opportunities during retirement.



This checklist is a guide for getting yourself and your affairs in order, and ultimately stewarding your talent, time and resources in a way that can bless others. When you get better, you can help others at a higher level.

(As of 2024, approximately 733 million people globally face hunger daily, which equates to about 1-in-11 people worldwide. Approximately 13,400 children under the age of five die every day globally, mostly from preventable causes, according to recent estimates from 2022. If our household income is \$50,000 annually, we have more to work with than 99% of the world's population.

Many hands make light work and when more of us are available, the more we can make a difference in the world around us. We hope you'll find some inspiration and encouragement in our work and choose to make your second half even more meaningful!)

**For resources available nationwide
visit www.SecondHalfHero.com or call 405-870-2093**