



WEALTH OPTIMIZATION

Now Retired, Now What?

A Definitive Guide to Enjoying all Four
Phases of Retirement with Exceptional
Financial Strength & Endurance



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Retirement is no longer one distinct phase of life - it actually consists of four expanding phases full of new opportunities and challenges.

Now retired, now what? Plenty! Research at MIT Age Lab and many other sources is uncovering how trends in longevity, technology, health care, finances, social norms and lifestyle are totally changing what the period of time where we enjoy increased freedom of time, money, relationship and purpose (sometimes called retirement) is all about. This guide will help you begin to see the great new possibilities, challenges and needs in front of you and set you on a rewarding path to address them... with strength, endurance and style.

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1 | The Stages of Financial Freedom® with Longevity

Dr. Joe Coughlin, PhD, Director of MIT AgeLab says it well: “Now that we have achieved what humankind has tried to achieve since it has walked - living longer - we really don’t have a good idea of what to do with all that additional time.”

The fact is the traditional view of “retirement” is extremely outdated. In fact, even calling it “retirement” is in question. Since the mid 1990’s, here at Janiczek Wealth Management, we’ve actually referred to this financial period, on the Stages of Financial Freedom, as the “Security Stage.” Its the extended period of time those fortunate enough to enjoy the freedom of time, money, relationship and purpose have to pursue new avenues of growth and leisure and deeper, more enduring and persuasive levels of freedom and happiness.

We’ve actually been collaborating with experts, from different disciplines related to health, longevity, finance, technology, personal development and happiness, to help our clients better understand new possibilities, new capabilities and best practices during this ever more exciting period of life.

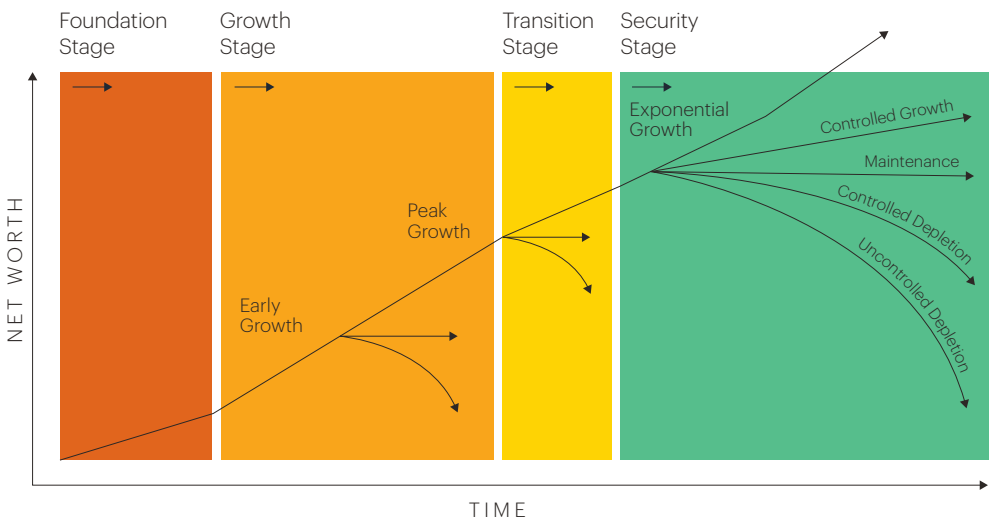
The fact is, enjoying great financial strength, vitality and endurance – and avoiding long stretches of “financial stagnation” or “depletion” is increasingly understood as a necessity.

Two Key Questions

In this modern new era, “Now retired, Now what?” is really all about answering two key questions:

- 1. How will I/we keep my/our personal finances in tip-top shape during this extended period of time?
- 2. What will I/we do with my/our expanded freedom of time, money, relationship and purpose?

While some may be intimidated by one or more of these questions, it is actually a great reason to get excited and make the most of the opportunity at hand.



2 | Lifestyle Protection Analysis™

So what is the ideal first step as you set the stage for a vibrant Security Stage of life? Subjecting your finances to a “Lifestyle Protection Analysis” (LPA) is a great way to zero in on how much freedom of time and money you actually enjoy. The “Lifestyle Protection Analysis” simulates your “retirement” and tests your overall finances and spending level against every 40-year period since 1900.

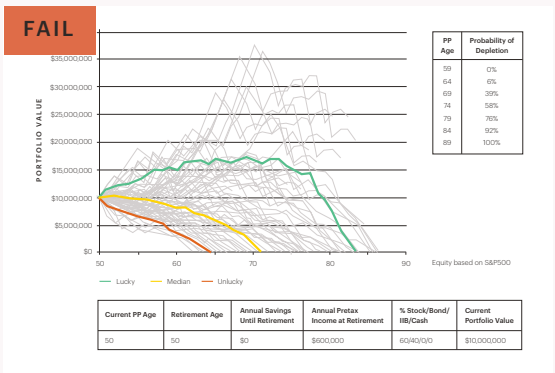
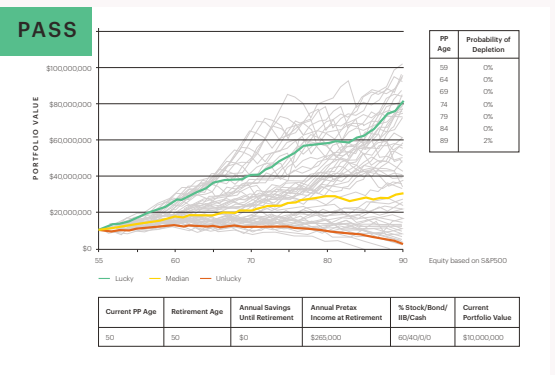
The LPA stress tests your financial plan, considering things like your balance sheet, cash flow, liquid savings, brokerage and retirement account balances, portfolio risk levels, and social security and pension benefits. All data is analyzed against various market outcomes to reveal strengths and weaknesses in Top 10%, Median and Bottom 10% scenarios.

The goal: zero probability of depletion of your assets even when back-tested to Bottom 10% conditions, such as the Great Depression (1929-1939), Great Recession (2007-2009), Lost Decades (long periods of slow growth and flat markets) and periods of Hyperinflation. You need your finances, especially during the security stage, to have such strength and endurance characteristics.

If your finances are too fragile to withstand worst-case scenarios, the “Lifestyle Protection Analysis” will help identify the weak links that need to be adjusted to ensure that your financial plan is solid. This is how you answer the first question: “How will I/we keep my/our finances in tip-top shape during this extended period of time?”

The goal: to help you truly know your boundaries and zero in on an all-weather plan that has the strength, agility, flexibility and endurance (SAFE) characteristics needed for the marathon-like period. You want to PASS such tests with flying colors and avoid FAIL scenarios. It’s all about genuine financial confidence as you look to the future in an exciting new way.

The second step is all about making a vivid picture in your mind of what the possibilities of the expanded freedom of time, money, relationship and purpose mean to you. How will you pursue new avenues of growth and leisure and deeper, more enduring and persuasive levels of freedom and happiness? What will you do with the additional time? What activities, groups, relationships and goals will keep you growing, keep you moving, and keep you fascinated and interested?



3 | The Honeymoon & Big Decision Phases

The MIT AgeLab refers to the extended period of time many of us are able to enjoy good health and increased free time as the “Honeymoon Phase.” It goes on to say that the average person in their early 60s today is likely to enjoy “nearly 20 healthy life years” ahead of them.*

Dr. Gladden, the longevity expert from Dallas Texas we collaborate with extensively, says the possibility to reclaim health and maintain it at a higher level for an extended period of time (beyond 20 years) is becoming more and more a possibility. Both Dr. Peter Diamandis (Abundance 360), and David A. Sinclair, Ph.D, (Harvard Medical School Department of Genetics) confirm the promising developments and trends.

What’s the bottom line? Planning on an extended Honeymoon Phase, with the freedom of time, money, relationship, purpose AND HEALTH is how you should think about and act as you traverse the Security Stage. In fact, being aware of and acting on developments to reclaim health and extend the period of time you enjoy good health should be a built-in part of your plan. Financially, this may mean budgeting more funds for proactive health care (not sick care) and more funds for vibrant Honeymoon Phase activities.

The MIT AgeLab refers to the second phase of retirement as the “Big Decision Phase.” This is when decisions to downsize (or upsize) a home, move to a warmer climate, buy or sell a second home, increased grandparenting, volunteering or travelling and other more significant decisions tend to come into play. Clearly, this Big Decision Phase can overlap with the Honeymoon Phase, particularly as people delay transitioning to retirement. So, consider building into your plans the possibility of some big decisions during an extended Honeymoon phase.



4 | The Navigating Longevity & Solo Journey Phases

The MIT AgeLab report on the four phases of retirement isolates the third segment as the Longevity Phase. Here, they specify how currently, 92% of adults over age 85 have at least one chronic disease and how 77% currently have at least two.*

The information we are getting from many other sources on exponential advancements in health care and longevity are suggesting cures for more and more chronic diseases will be coming online. Thus, there is a question as to whether or not the longevity phase will consist of a similar amount of sick care medical appointments, medication management and mobility challenges that are more common today or if this phase will morph into more proactive (and possibly elective) well care management supported by convenient and abundant mobility solutions.

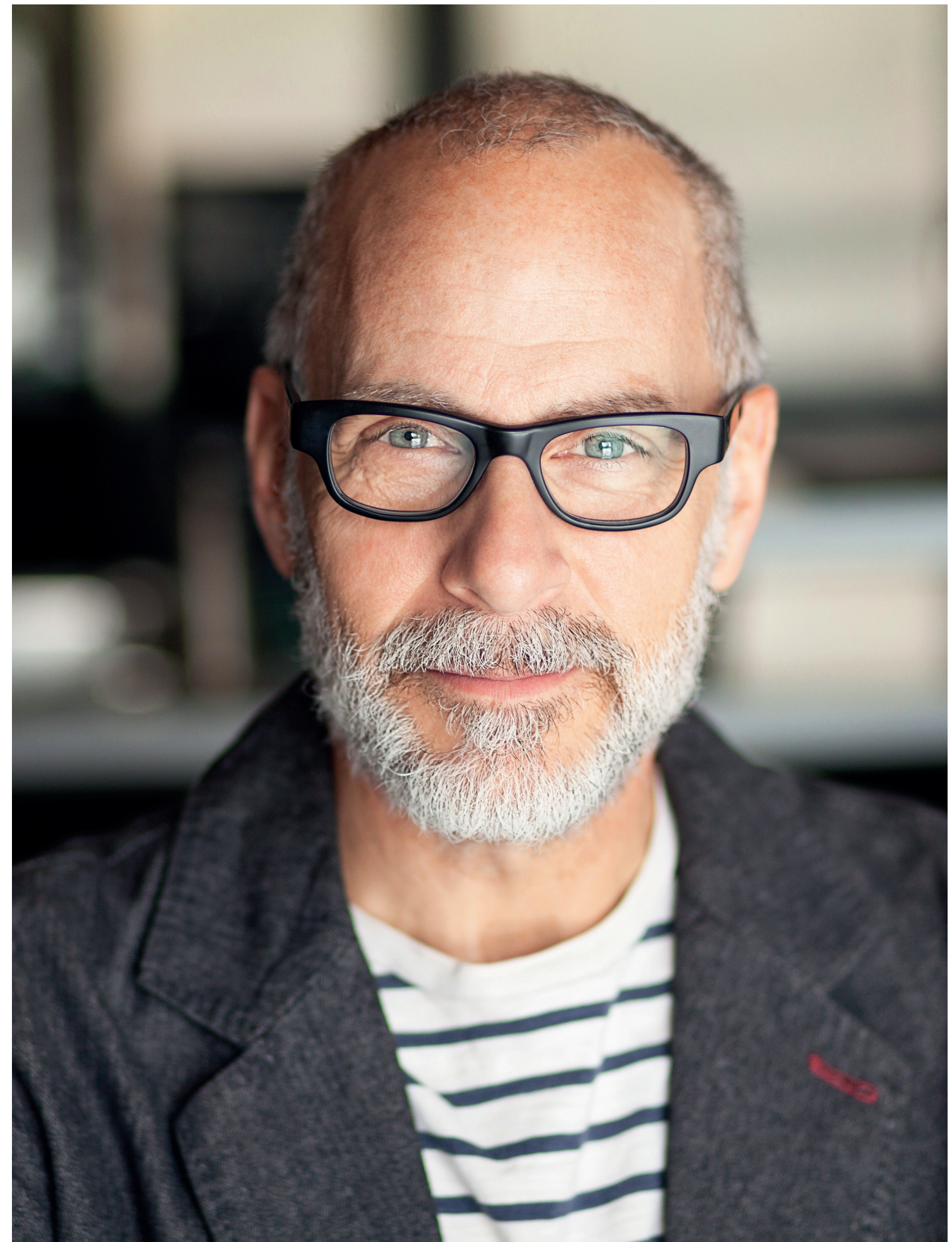
While mobility challenges are presently reported as an issue, one wonders how advancements in medicine and advancements in services like Uber and autonomous driving vehicles will lessen the currently cited challenges associated with the Longevity Phase.

We think it is best to prepare for the worst and expect the best. In otherwords, whether the Longevity phase is reached in your 70's, 80's, 90's or 100's, prepare for the possibility. In the meantime, monitor advancements across the board and expect some mobility and health enhancing wins along the way.

MIT AgeLab says the Solo Journey Phase is a reality to embrace and prepare for, regardless of when it comes. Women typically outlive men. Statistically, 69% of older Americans living alone are women. But clearly, 31% in Solo Journey Phase are men, so it's best to prepare for either scenario. Depending upon which spouse (if a couple) is typically more involved with finances, and which is less interested and/or experienced, acting to build the right external support makes sense from several perspectives.

From a financial perspective, it is quite common for us to be hired, even by very financially sophisticated individuals, because they realize they themselves do not want to devote the time needed to handle details, and if they did, they'd be leaving their surviving spouses that much more vulnerable.

The fact is, from financial, to mobility, to social reasons, navigating longevity and being prepared for a solo journey is the prudent way to have a solid long-term plan. We can help you develop and execute such a plan.



5 | Seven Key Traits

We’ve pinpointed seven traits, called Flourish! Activators™, which represent the short list of advantages we seek to help our clients gain in order to flourish at the highest state. To flourish is to grow or develop in a healthy or vigorous way, especially as a result of a particularly favorable environment*.

Your journey to fully embrace and enjoy retirement is to make each of these seven traits a strength, on your own or with the help of our services.



The Flourish! Model™

● Strength ● Emerging ● Vulnerability

Presently, as you review your current situation in this unique format, each of the seven categories are either a strength (green), emerging as you diligently work to make a strength (yellow) or a nagging unaddressed vulnerability (red).

Here’s a brief description of each to help you begin to assess what underlying currents are working for you and against you:

1) Well Informed. You continually become well informed, supporting important financial and life decisions with “perspective advantages.” There are perspective advantages available that can enable you to operate at a completely higher state of function and performance. Perspective advantages that can bypass chaos and complexity. Perspective advantages that can enable you to make confident decisions in a fraction of the time normally required. The “Stages of Financial Freedom,” the “Lifestyle Protection Analysis,” The Flourish! Model and the Wealth Optimization Dashboard are four perspective advantages we are showcasing in this guide. Utilize them to begin benefiting by this “Well Informed” advantage. There are many others we can help you attain.

2) Well Focused. You continually identify, stay focused and execute well on the most important priorities to improve your finances and life. Janiczek® Wealth Management developed a powerful “Clarity Session” agenda that can help you gain and maintain a clarity, focus and execution advantage. If you suffer from any form or degree of stagnation, procrastination, confusion or are ever vague and reactive (the root cause of many mistakes), instead of specific and proactive, this routine will help free you from these impediments. Go to Janiczek.com to learn more about our Clarity Session agenda and consider hiring us as your advisor to gain this “Well Focused” advantage via our portfolio management, wealth management and retirement planning services.

3) Well Compensated. You continually apply your talents, interests and resources where they are most useful, valued and rewarded and your ever-increasing compensation, in many valuable forms, is proof. We believe there are six critical things to get right to maximize your compensation. It all begins with a “givers get” mentality. That is, the more you focus on making a greater contribution, the the greater the compensation you will deserve. Then, its just a matter of positioning yourself properly for this outcome. You may think this does not apply during retirement, but it actually does. Whether it is volunteer organizations, grandkids, boards, or even leisure activities and/or private investments you dabble in, you want to make a difference and be rewarded (in different ways) for your efforts. We can help you accomplish this important ongoing benefit/exchange as it remains critically important during retirement.

4) Well Accumulated. You continually win the “Profit Game” and your accumulated working assets, worth more than 30x your annual spending, is proof. Maintaining proper levels of Security, Market and Aspirational assets is essential throughout retirement, especially Safety and Market assets. When you’re ready, talk to us about how we can help you gain and/or maintain this “Well Accumulated” advantage (also see items 6, 7, 8 and 9 later in this guide). It is very possible some tweaks will be needed now and at different junctures ahead.

5) Well Optimized. You continually measure and win the “management game” and your superior financial strength, working assets performance and endurance ratings are proof. Being “Well Optimized” is one of the most critical of the seven Flourish! Activators to get right—especially when you’ve hit the seven-figure and beyond working asset figure. This is where many people hit a wall and stagnate.

Unfortunately, so many do-it-yourself or even service “solutions” offered in the marketplace DO NOT pass muster (they actually aggravate the situation). It’s all about having the right system, structure, support and disciplines in place to build and maintain superior financial strength, working asset performance and endurance ratings. See items 6, 7, 8 and 9, within this guide, for direction on ways we can help you gain these advantages.

6) Well Liberated. You continually identify and overcome financial and life attachments, complexities and any lingering or new worries — and your liberated, organized and simplified state is proof. Being well liberated is about getting beyond the mechanics and practical dimensions of effective portfolio management, wealth management and retirement panning and into the realm elegant simplicity. It’s not just about the financial ability to retire - it’s really about the freedom of time, money, relationship and purpose to do what makes your heart sing - enjoying life to the fullest before and after retirement. We can help you make this leap. Ultimately, it’s all about liberating yourself from worries, attachments and complexities.

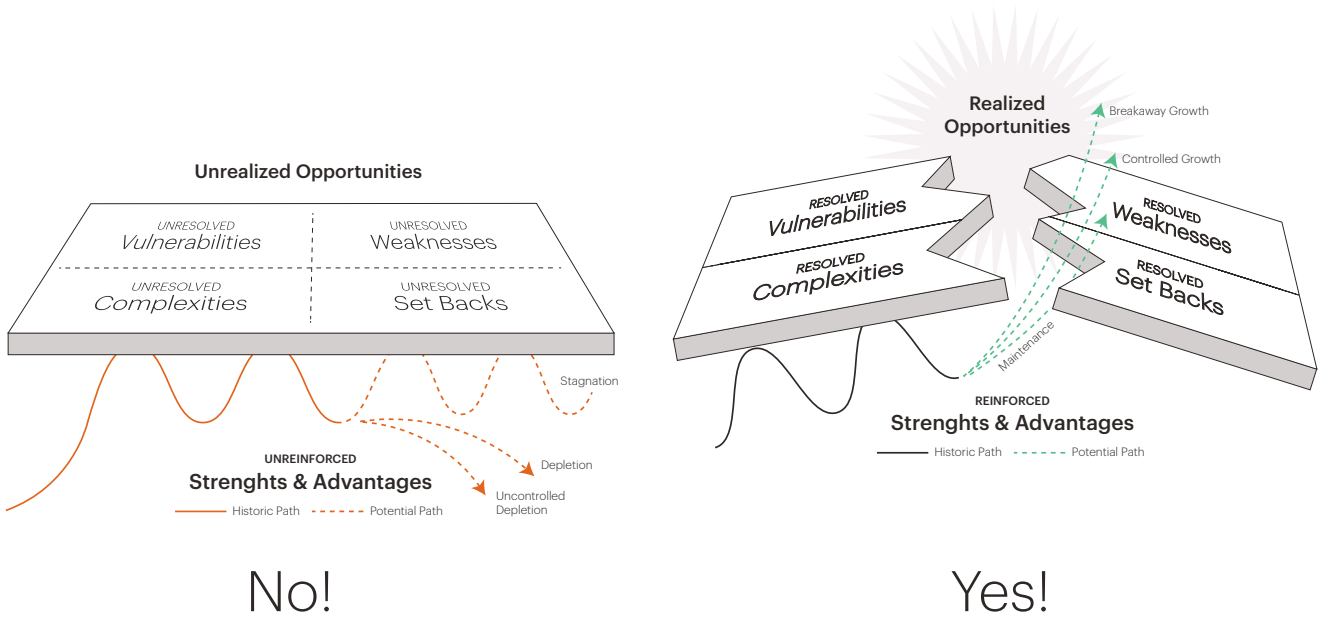
7) Well Transformed. You continually master and harness your wealth and life to the fullest, enjoying ever-increasing freedom of time, money, relationship and purpose. The underlying reason most of us want to enjoy a high level of financial freedom and independence, is the freedom of time, money, relationship and purpose. Our aim is to help you achieve this outcome to the best of your ability...no less, no more. “What’s Next?” is really all about enjoying such a high state of sustainable freedom that your life is well transformed.

* Source: The Oxford Dictionary

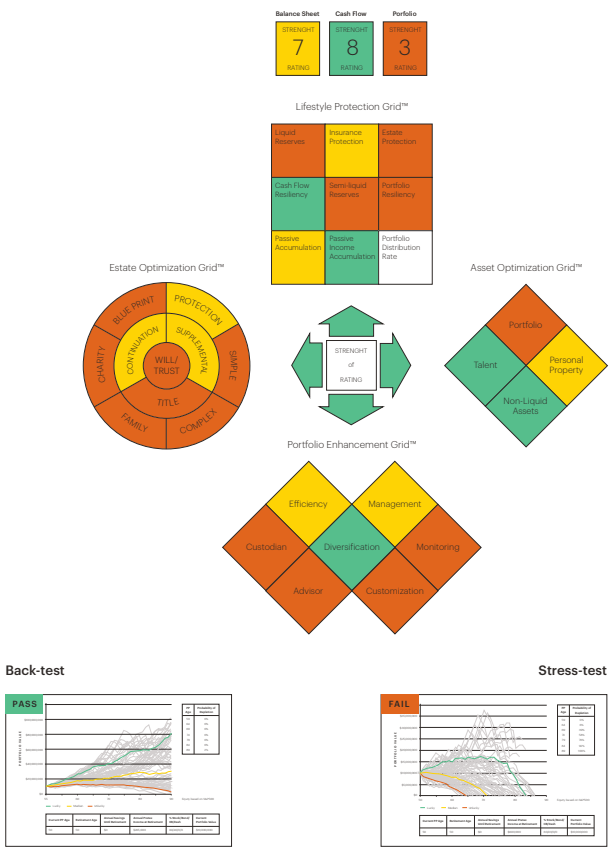
“Elastic Limit” is an engineering term that is a measurement of the amount of stress something can withstand before being irreparably damaged. The “Elastic Limit” of your wealth is of utmost importance to measure and optimize as you traverse through the security stage. It’s a comprehensive indicator of how able you are to maintain a desirable standard of living with no earned income and how protected you are from financial ruin. It’s the essence of being prepared for retirement.

Here at Janiczeck® Wealth Management, we actually pioneered the art and science of Strength Based Wealth Management® to help clients enjoy intuitive clarity about their Elastic Limit Threshold. On one page, consisting of “35 Essential Strengths®”, are, we believe, the most important measurements of strength, agility, flexibility and endurance (SAFE). We provide a color-coded green (strength), yellow (issue) and red (vulnerability) dashboard designed to instill confidence (where you are green) and action (where you are red and yellow).

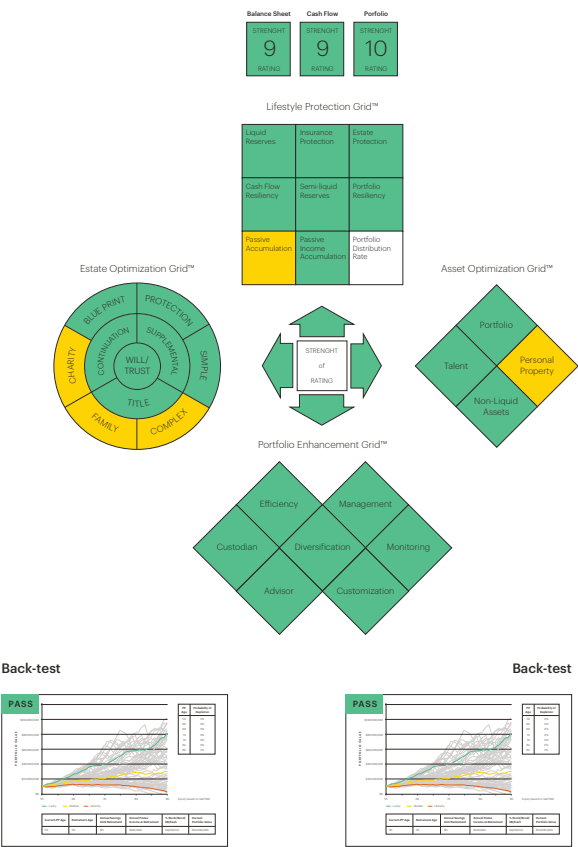
In order to flourish throughout the security stage, you will want to make and keep at least 30 of the 35 Essential Strengths green (strong). For more details on Strength Based Wealth Management®, the 35 Essential Strengths® and our proprietary Wealth Optimization Dashboard, go to Janiczeck.com.



Vulnerable Investor



Strong Investor



7 | Smart, Sophisticated & Tailored Portfolio Management

The final step to make certain your finances are in tip top shape for all four phases of retirement is to make sure your accumulated assets are prudently managed, through thick and thin. Here at Janiczeck Wealth Management, we believe there are ten standards of excellence at the heart of successful portfolio management:

01 Aligned



It's All About YOU Center Stage.

Your investment portfolio needs to be aligned with your objectives, needs, time horizon, risk temperament and circumstances first and foremost. Follow a rigorous process, with the right portfolio manager, to align your portfolio to you.

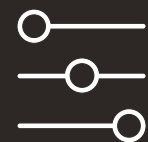
02 Intelligent



It's All About You Escaping the Chaos and Complexity.

Emotions, noise, hype and crowd behavior dynamics can adversely impact sound judgement. Seek out a portfolio manager who utilizes intelligent, common sense investment approaches that can help you escape noise, hype and complexity.

03 Disciplined



Let Markets Work for You and Reward You.

Instead of playing a difficult-to-win game, investors can be better off selecting a seasoned portfolio manager that stays disciplined to sound long-term approaches and avoids short-term approaches based upon emotions or hunches.

04 Evidence Driven



Rigorous. Academic. Evidence-Driven is what you want.

Seek to put the probability of success in your favor by selecting a portfolio manager who applies strategies and approaches based upon sound research and data.

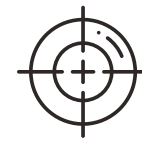
05 Tax Sensitive



Tax-Sensitive Strategies can add great Value.

Utilize a portfolio manager who seeks to maximize the after-tax return of your portfolio utilizing a variety of tax-sensitive strategies.

06 Tailored



Not Too Much. Not Too Little. Just Right Tailoring.

Whether you have concentrated holdings, unique circumstances or other conditions you want and need your portfolio tailored around, be sure to engage a portfolio manager capable of such tailoring and customization.

07 Lean



Cost Conscious Investing.

Be certain to utilize a portfolio manager who seeks to maximize the net, after-cost performance of your portfolio by scrutinizing the expense ratios associated with underlying holdings and trading.

08 Risk Aversion



Being Risk Conscious.

It's important to be aware of risks and factor them into decisions. The more you can invest from a position of strength, the better. Utilize a portfolio manager aligned with this philosophy.

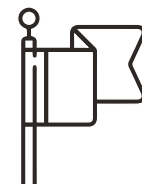
09 Integrated



Your Wealth is Like a Symphony. Direct It and seek Harmonization.

Your balance sheet and portfolio are full of instruments. Those instruments need to be finely tuned and put together to play a role that harmonizes with your life and the world. Work with a portfolio manager who practices integrated wealth management.

10 Independent



100% Fiduciary. 100% of the Time.

Only work with an advisor who has your best interest in mind all the time. Avoid salespeople (brokers/agents) who only give "advice" incidental to selling products. 100% fiduciary, 100% fee-only is the standard to follow.

To learn how Janiczeck Wealth Management has built these ten standards of excellence into our approach, go to janiczeck.com.

8 | Facts About Janiczeck Wealth Management

- 1 Founded in 1990, now celebrating 30-years of illustrious service to high (\$1 to \$20 million) and ultra-high (\$20 to \$200 million) net worth individuals and families.
- 2 Named among the top, best and most exclusive wealth advisors in the nation multiple times.*
- 3 100% Fiduciary. Legally bound to do what is in your best interest 100% of the time.
- 4 Fee-Only. Strictly no commissions earned or products sold. We are pioneers in the fee-only movement that began transforming the financial services industry, for the benefit of investors, about three decades ago.
- 5 Robust investment management, trading and monitoring system enables us to measure, act and tailor portfolios in a precise and sophisticated way.
- 6 Evidence based investing (EBI) discipline what enables us to pursue lean, smart and advantageous exposures aligned with you and aligned with quality academic, economic and investment research.
- 7 Proprietary Strength Based Wealth Management discipline featuring intuitive to understand dashboards and analysis.
- 8 Proprietary Flourish! Model designed to help you continue to grow and develop in a vigorous way via seven Flourish! Activators.
- 9 Proven Clarity Session agenda and routine designed to keep you informed, confident and proactively acting to make improvements and tweaks tailored to your circumstances and to changing external conditions.
- 10 Highly capable team of experienced professionals working on your behalf, continually taking care of details.

* See important disclosures on back cover of this guide and at www.janiczeck.com





9 | Whenever you are ready... here are three ways we can help you gain clarity and act with more confidence and direction:

- 1 | **Want a free Investment Review?***
Our investment team will look at key indicators related to your portfolio and provide comments on observed portfolio strengths, weaknesses and opportunities for improvement.
- 2 | **Want a free Retirement Review?***
Our retirement specialists will examine your path on the Stages of Financial Freedom and provide useful comments and observations based upon their findings.
- 3 | **Ready to meet with us to pinpoint exact ways to upgrade your support and results?***
We are happy to arrange a Discovery Session designed to uncover needs and opportunities across all financial, investment, wealth and retirement disciplines.

Just email our Director of New Client Engagements, Cathy Wegner at cathy@janiczeck.com with **“Let’s Talk”** in subject line or call her directly at **303-339-4480** to begin the conversation.

* This offer/invitation is limited to prospective clients who are currently qualified for our services (over \$1 million investable assets) or will be qualified for our services, in the next 5 years, via an expected/planned liquidity event (business/property/asset sale, retirement, etc.).

8 | There is a Simpler Way

We agree, properly preparing for retirement involves quite a bit of expertise and diligence. The good news is that you need not learn or be involved with all this detail and complexity on your own. Rather, you can select to work with a highly reputable wealth management firm that specializes in such matters. **You can work with Janiczeck Wealth Management as your trusted advisor.**

Call us at 303-721-7000 to learn just how simple we can make portfolio management, wealth management and retirement planning for you.

“The good news is that you need not learn or be involved with all this detail and complexity on your own.”



Notes

Notes

Janiczek® Wealth Management

7001 E. Belleview Ave Suite 600

Denver CO 80237

Tel: 303-721-7000

www.janiczek.com



Headquarters in Denver Colorado



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Sources: Barron's March 2020, 2019, 2018, 2017, 2016, 2015, 2014; Financial Times June 2017, 2015; AdvisoryHQ March 2018, 2017, 2016; Mutual Funds magazine January 2001; Worth magazine July 2002, January 2004, October 2004, October 2008. Please Note: Rankings and/or recognition by unaffiliated rating services and/or publications should not be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if Janiczek is engaged, or continues to be engaged, to provide investment advisory services, nor should it be construed as a current or past endorsement of Janiczek by any of its clients. Rankings published by magazines, and others, generally base their selections exclusively on information prepared and/or submitted by the recognized adviser. Rankings are generally limited to participating advisers.

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