

## A Better Focus for 2021

While 2020 was a ‘survival’ year, it’s timely to get things back on track.

In investing, a short-term focus on identifying and reacting to each situation creates significant extra pressures – enjoyable (and maybe rewarding) for some, but stressful for many.

Successful ageing relies on a more strategic approach. The last decade has resulted in more reliable information about ageing. This has not yet changed major deficiencies in aged care and health services, but we already have a better ability to plan for our own future.

### 1. Your Planning Context

One of the most useful developments has been a better understanding of the stages of the rest of our life. You get this information every time you use the SHAPE Analyser.

A sample outcome at age 65 looks like this:

Age now	65
<b>SHAPE Longevity</b>	<b>21</b>
<b>Able years</b>	<b>10</b>
<b>Less Able Years</b>	<b>7</b>
<b>Dependent Years</b>	<b>4</b>
Estimated Lifespan	86

The blue answers provide a personal planning framework for the rest of your life.

For immediate action, you can refer to the orange answers that come with your SHAPE results – typically prompting a discussion with your health advisers about what might improve your ability to enjoy and even prolong your remaining longevity. The next step is to look further ahead. What might be the best place to start?

### 2. Aged Care

The current quality of aged care is very likely to hit the headlines more frequently as the older population grows. You can do a lot to influence the effect on you and be less dependent on others for best responses.

Aged care is likely to become a priority towards the end of your Less Able period – for this example, say about 15 years. Why start now, you might think?

Your need for aged care (and the type you require) is likely to be a consequence of how well you have made the best of all the information we now have about ageing, and apply this until more support is needed.

This includes your health outlook, how suitable where you live now might be, what kind of family or other support you might have and how close you might be to your eventual guardian and power of attorney. Most importantly, by starting now you are likely to be less anxious and much happier for a long time instead of worrying about it!

All these factors and much more is covered in your personal Longevity Plan – so having one in place is the first step.

### 3. Trade-offs

When it comes to making decisions, we often need to make trade-offs – between two or more things. A clear perspective on your own situation with a Longevity Plan gives you the best chance of getting good outcomes.

#### Your Longevity Plan

Start or revisit your own Longevity Plan to better prepare for the future.

Try your free upgraded  
**SHAPE Analyser now**