

You Deserve Your Best

We become more different from each other over time, so when couples are planning their future it's important to identify as much common ground as possible. That's one reason why a second free Longevity Plan is now available with every subscription for use by a partner. Sharing a common process will improve joint decision making. Let's see how that can work.

Introducing Robin and Frank

Robin and Frank are both 60, have been married for 35 years and get on well. Robin is healthy, active, gregarious and is happy where they live. With a family history of arthritis, she plans to manage her health as well as possible, with a generally positive outlook. She likes organizing people to do useful things. While the Life Tables indicate a remaining longevity of 25 years, the SHAPE Analyser suggests she consider the possibility of 35 years to age 95.

Frank's outlook is less positive. He is sick of his desk job which is not people oriented although he is quite gregarious. He doesn't like the neighbourhood which has changed a lot and he feels less secure. He is overweight and doesn't exercise, wants to retire to get out once he reaches Age Pension entitlement at 67. He has a family history of heart disease. While the Life Tables suggest he may have 21 years left, the SHAPE results are much less optimistic at 7.

What should Robin and Frank do?

Their longevity plans show they are very different in many respects. Their first step is to review the suggested Immediate Steps in their Plans and agree on the key ones to address, how and by when and check this out with their health advisers.

This provides a positive challenge for Frank, and he also decides to seek a more interesting job. Robin decides to look for part-time paid work as she realizes their finances are unlikely to be adequate. They have a good discussion about where they would like to live and why, and get an informal valuation on their house.

They both appoint guardians (their elder daughter) and decide to review their remaining longer-term steps within twelve months. They are happy with their current wills.

Next Steps

This process has a very modest cost and they now feel much better placed to have a productive discussion with a financial adviser to see how their longevity-based actions influence their financial decisions. They decide to address the issues around their remaining longer-term steps following their first financial advice discussions.

Will this help them achieve their best?

Life's a journey and things change. Having a plan for your own journey makes it easier to coordinate with others to seek out the best current answers and share them. This supports good choices to seek opportunities and address challenges. A potential bonus is that your better-framed financial and estate planning decisions will also build your confidence and help reinforce your commitment to your plans.

Simple answers first

Longevity planning is designed to start with simple answers, then build a more detailed response over time with input from other people, and from the Plan knowledge library.

Reviews for changes of circumstances are easier and supported by regular reminders.

With a Plan you are well-informed to make the best of things. You deserve it. [Invest here.](#)

It's a good idea to update your SHAPE Analyser results regularly - why not do one now?

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SHAPE Analyser now