

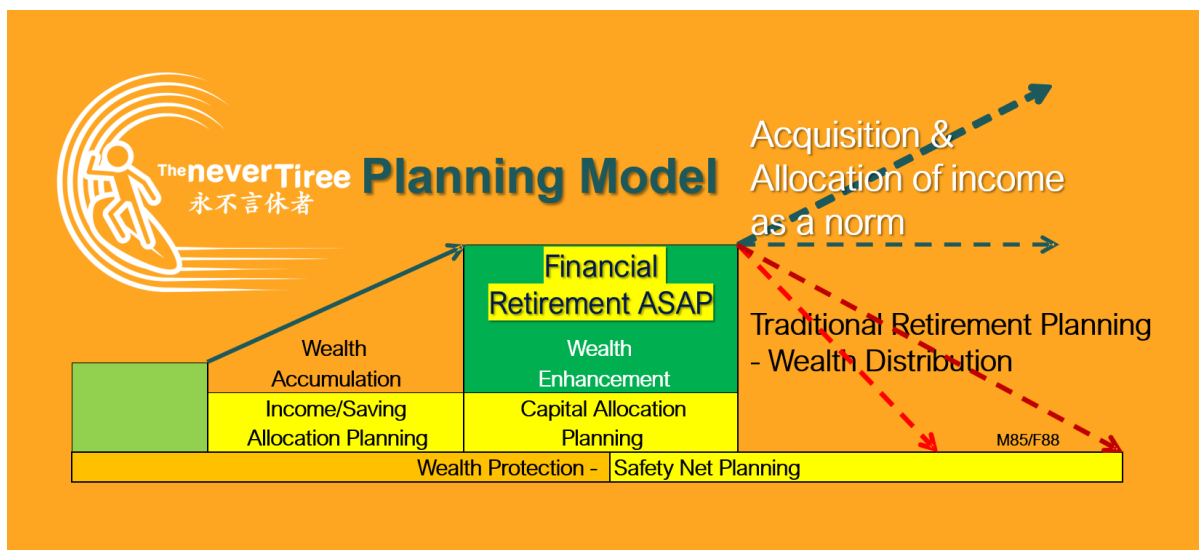
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Welcome to the neverTiree planning model and the 5 'A's strategies for neverTiree, the purpose of the model and strategies is to help us in decluttering our life and provide a fresh perspective on:

- Ensuring longevity as a blessing and young longer
- Meaning of work and lifelong learning & development pathways toward paid usefulness
- Decoupling Physical retirement and financial retirement
- Actively preventing potential risks
- The best is yet to be life instead of over-the-hill life



What's missing in the above template? Answer: Age

Most retirement planning starts with a wrong question: at what age you want to retire?

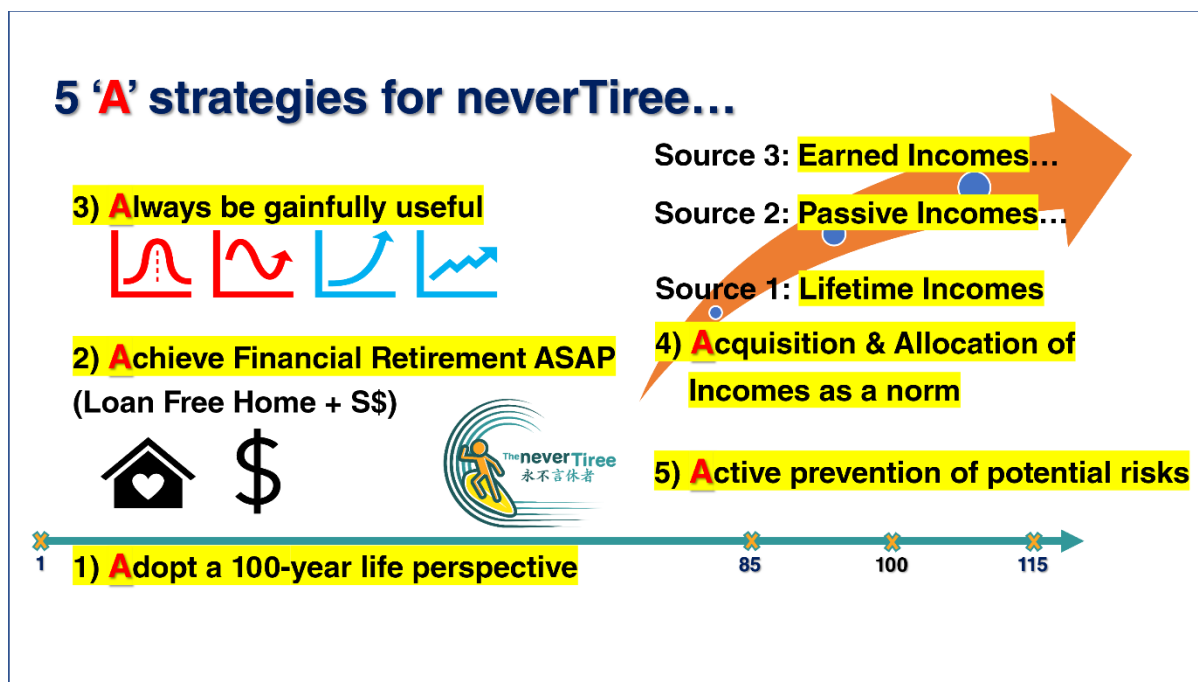
The answer to the question instantly linked physical and financial retirement together, and it can become a pitfall – too fixated on retirement age and easily forgo lifelong earned income.

Dropping the employment income ball which one has carried for many years is easy, picking up a new income ball which one has hardly proven is another story...

What's between the two balls? Many options if one takes the time to explore it.

## WHY the 5 'A's strategies for neverTiree?

Please watch the videos under 'Topic' at [www.thenevertiree.com](http://www.thenevertiree.com)



### Reflection questions on PAID USEFULNESS:

# How much are you paid annually for your current usefulness?

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# How long do you foresee yourself being paid for such usefulness?

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# Is your current usefulness something you enjoy doing, good at doing, the world needs it and willing to pay for it?

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# Do you value the payment for your usefulness?

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### Reflection questions on FINANCIAL RETIREMENT:

# How soon you want your home to be loan-free?

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# How soon you want to accumulate X\$ (1<sup>st</sup> level – 20x annual expenses, 2<sup>nd</sup> level – 25x annual expenses and 3<sup>rd</sup> level – 30x annual expenses) of savings & investments?

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# What's your current assets position and what are your action steps in achieving a loan-free home and X\$ of savings & investments?

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# What's your income/saving allocation plan?

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# What's your capital allocation plan?

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**Reflection questions on personal LIFELONG LEARNING & DEVELOPMENT PATHWAYS:**

# What's the value of having S\$1m in CPF-OA? (Earns an annual interest of S\$25k)

# What's the value of having S\$1m in CPF-SA? (Earns an annual interest of S\$40k)

# What's the value of securing an annual earned income of S\$25k/\$40k/\$100k or more?

# How to stay relevant in the marketplace and ensure our relevancy is in high demand to secure an earned income?

# What's your personal lifelong learning & development pathways to ensure your relevancy is in high demand?

**Reflection questions on SAFETY-NET PLANNING:**

# Will you and your loved ones be financially fit if you survive but not well? (Disability, critical illnesses, long term care, mental illness, etc...)

# Will your loved ones be financially fit if you don't survive?

# Will you and your loved ones be financially fit if you're made redundant?

# Do you have a cushioning fund?

# How long can your cushioning fund last? Beyond that?

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