

Navigating Solo Aging Safely & Well

Holistic Life Planning for Clients



CAROL MARAK

Author, SOLO AND SMART

Founder, Life Plan Assessment©

Mentor, Solo Living and Aging Well



Carol@CarolMarak.com

Presentation Overview

- Why a life plan is necessary. Every person's life is filled with risks and strengths. It's important for clients/people to assess both if they want a secure, long life.
- How to help clients organize for and research the available options that will address, improve, and rectify the risks of aging alone.
- The steps needed for clients to design and deploy a plan of action leading to a stronger and secure future.

Background

- Family caregiver
- Founder Elder Orphan Facebook Group (2016) 10K Members
- Recognized 'go-to' authority on aging alone - by NYTimes, PBS, USAToday, US News and World Report, Money Magazine, Washington Post, and more!
- Published author, SOLO AND SMART, A Roadmap for a Supportive and Secure Future
- Speaker, writer, and course producer

What is Holistic Life Planning?



Longevity and the New Journey of Retirement (2020, 2021 2022)

Edward Jones & Age Wave Report

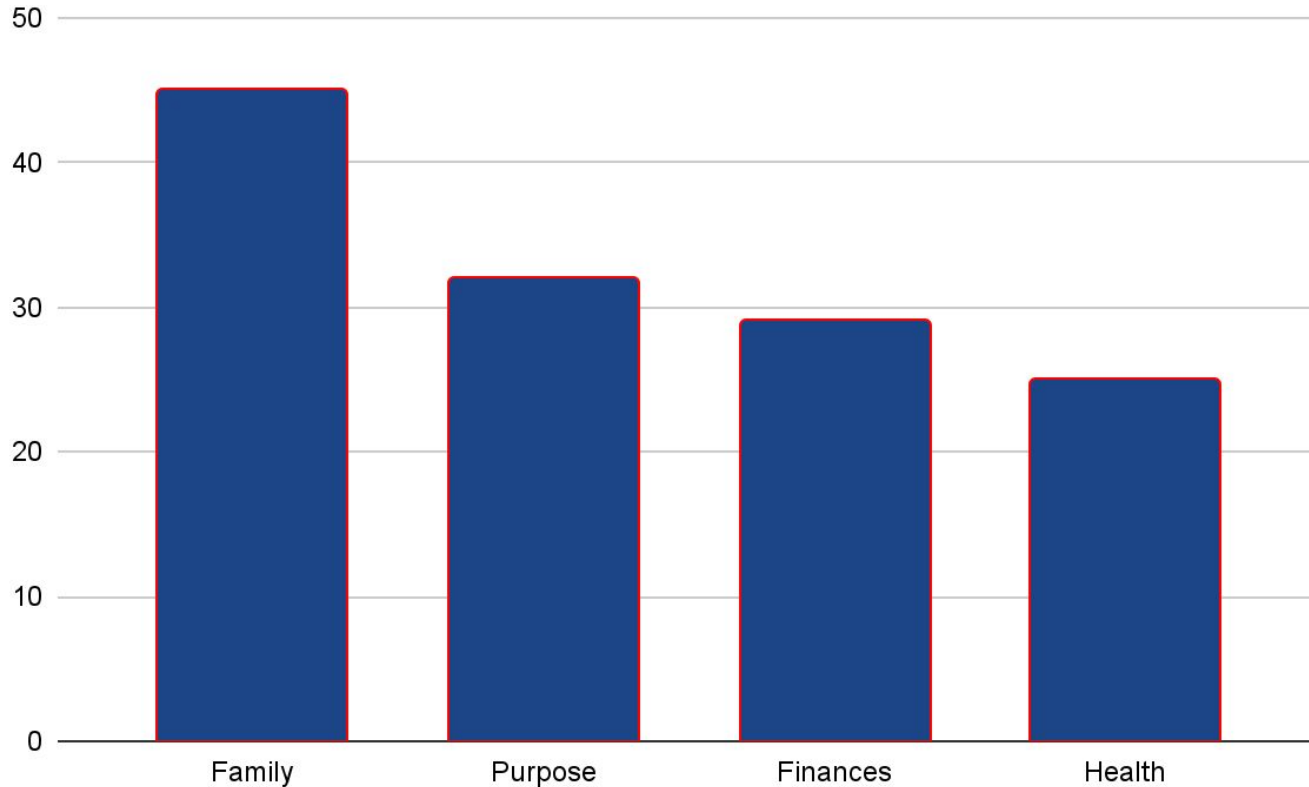
Key insights

- Today's retirees estimate length of retirement—29 years.
- Pandemic has made retirees focus on having a purpose.
- Financial foresight is central to retirement preparation.
- 61% wished they had done better job planning for the financial aspects.
- 54% wished they had concentrated on non-financial aspects of planning.

Four Pillars of Retirement

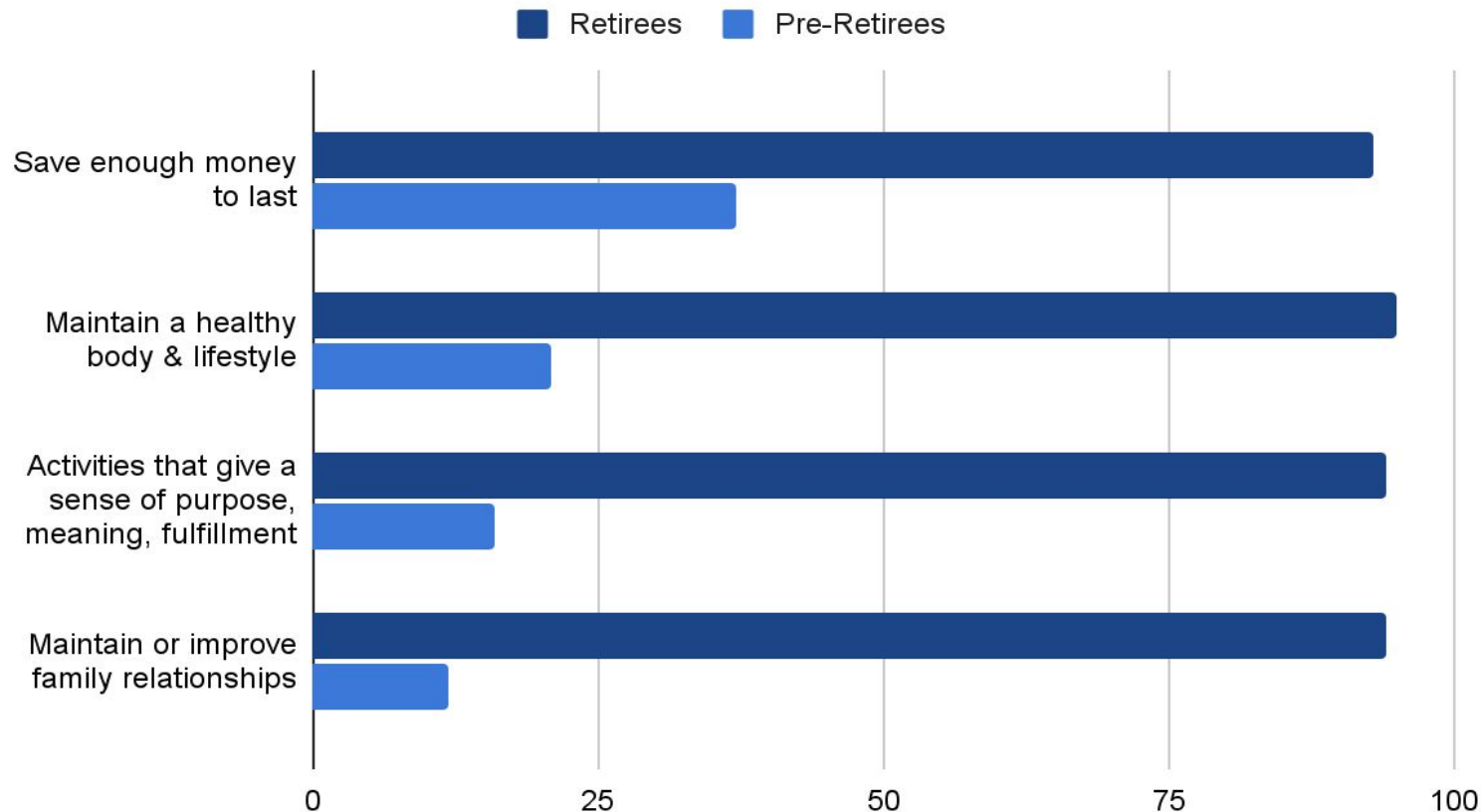
Preparedness for retirement

(2,030 U.S. Pre-Retirees, Age 45+)

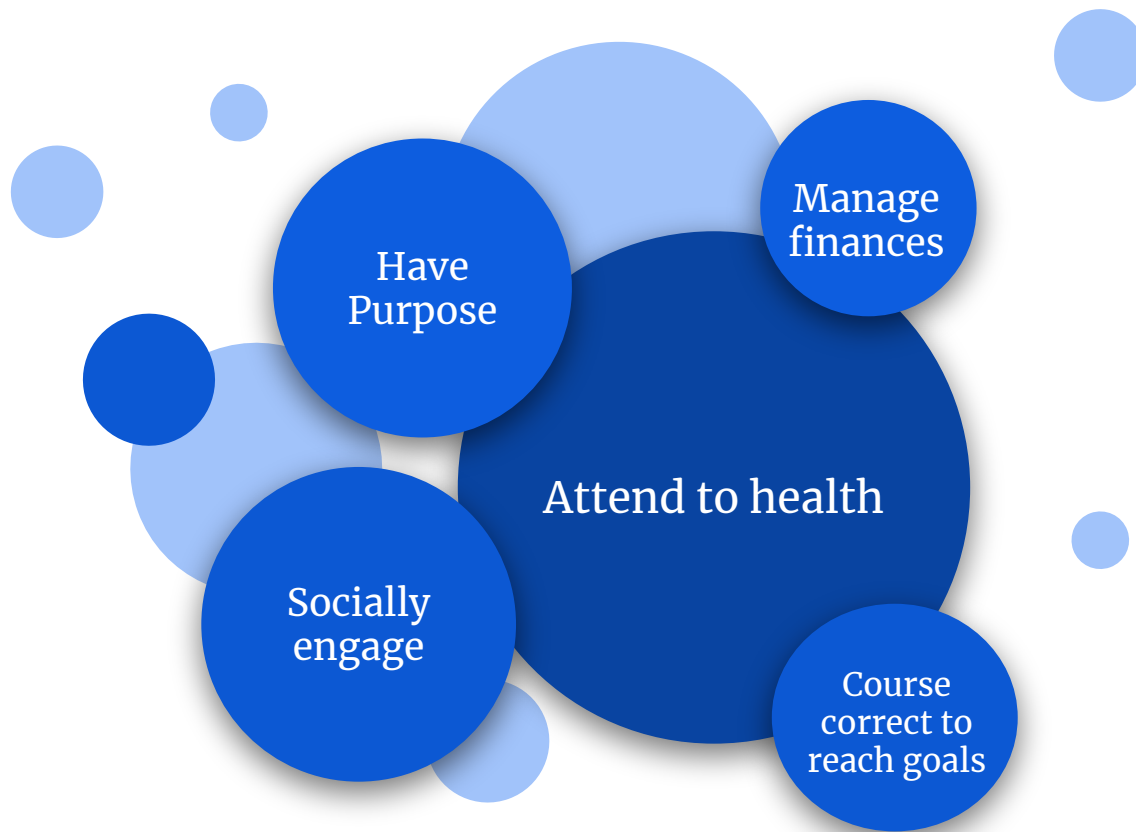


Retirement Planning Disconnect

What Retirees say is important vs. what Pre-Retirees have thought about (11,000 surveyed)



5 Habits of Highly Successful Retirees



Who are Solo Agers?

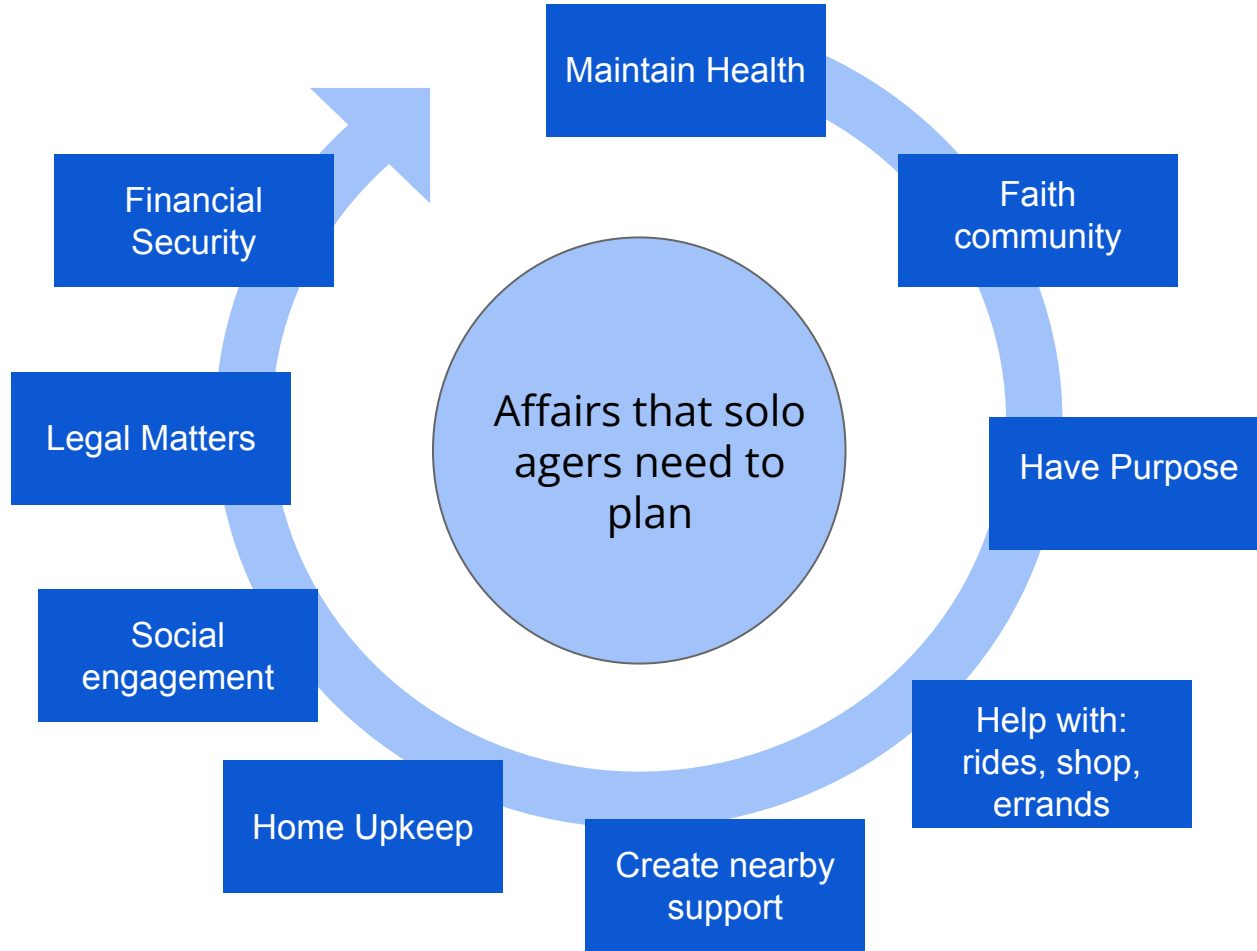
“Elder Orphans or Solos are individuals who, by choice or circumstances, function without the support system traditionally provided by family.” Maria Carney, M.D., Geriatrician

Broader definition includes:

- Persons without children
- Persons without family
- Persons estranged from family
- Persons whose family is far-flung

30 percent of 65+ age alone—2020 U.S. Census

Risks the clients (*solo and married*) will encounter



How do clients plan for the aging alone risks?

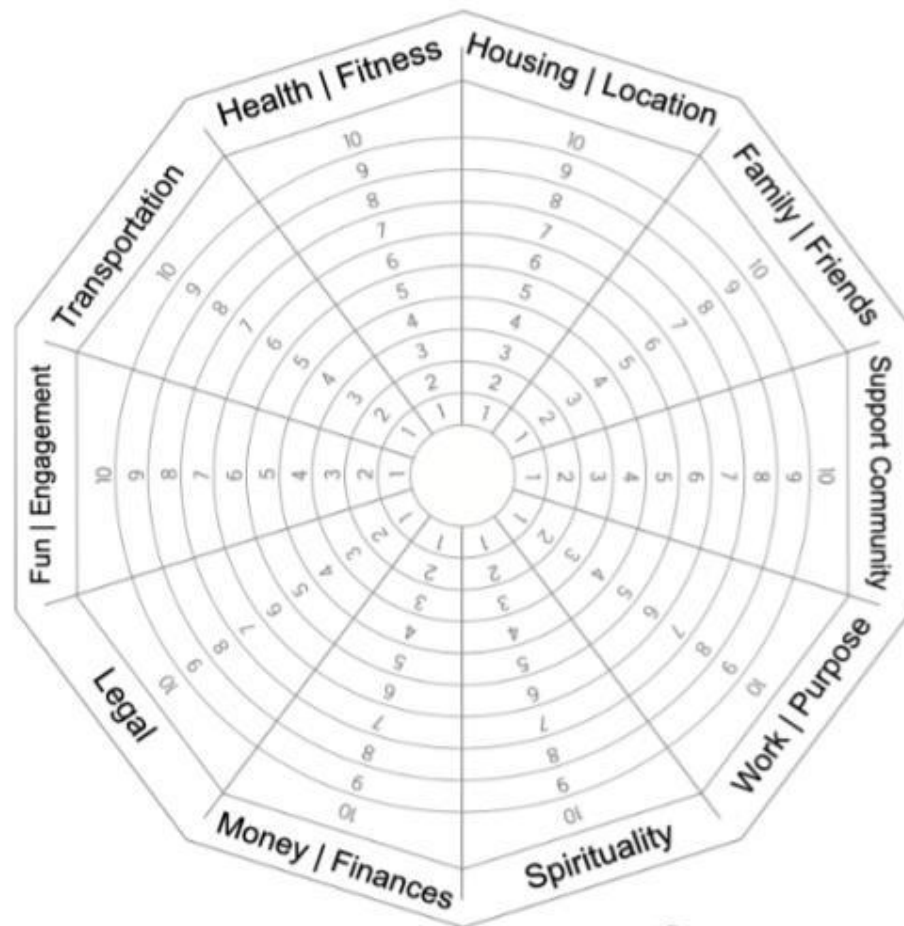


Assess and Evaluate

- Where they are right now..
- Explore the options and imagine what they want..
- Apply a map—a strategy to get there..

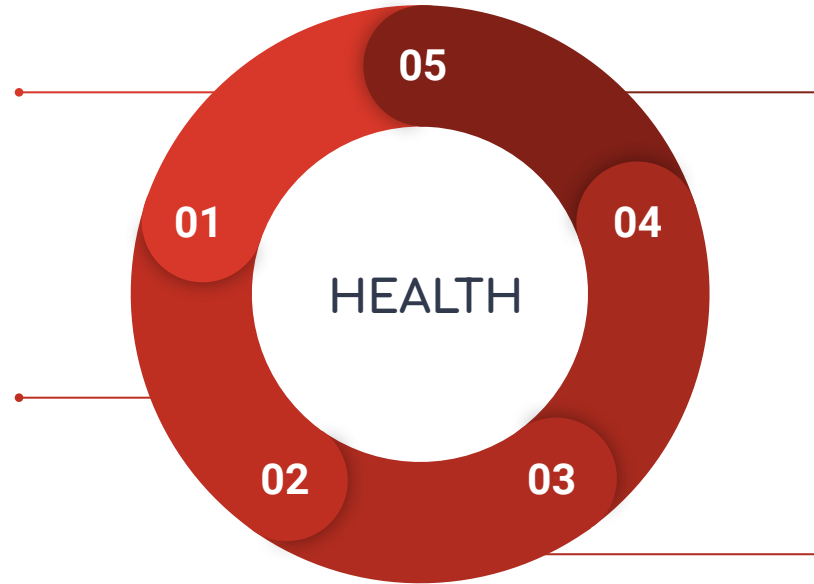


A woman with long, wavy brown hair, seen from behind, stands on a large, detailed map of the world. She is wearing a dark blue or black suit jacket and matching trousers. Her hands are clasped behind her back, holding a large, unfolded map that shows a detailed road network and geographical features. The map she is holding is a topographical map with various colors indicating elevation and terrain. The ground she is standing on is also covered with a large map, showing a different section of the world. In the background, there is a body of water and a blue sky with scattered white clouds. The overall scene suggests a theme of travel, exploration, or navigation.



Know the family
medical history and
follow medical advice
to manage and
monitor

Has body weight
under control

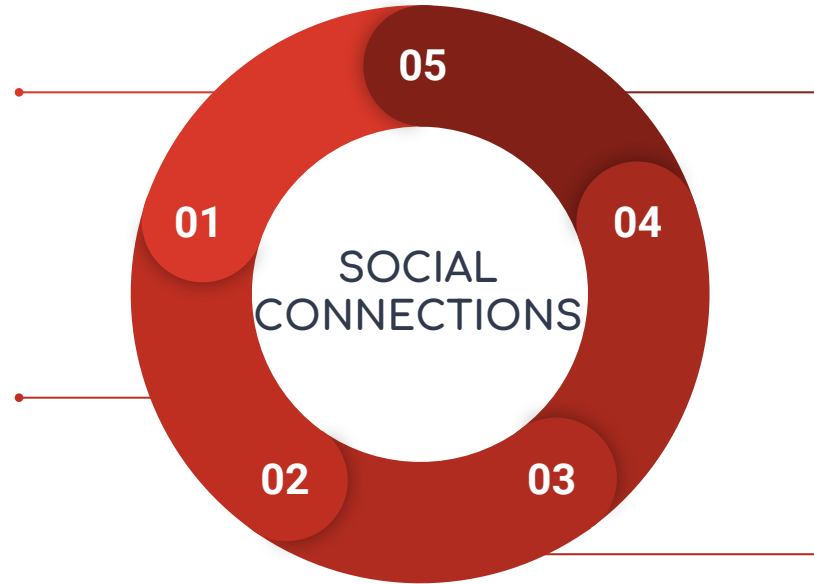


Know the number of
chronic diseases and
manage well

Eat a healthy and
nutritious diet

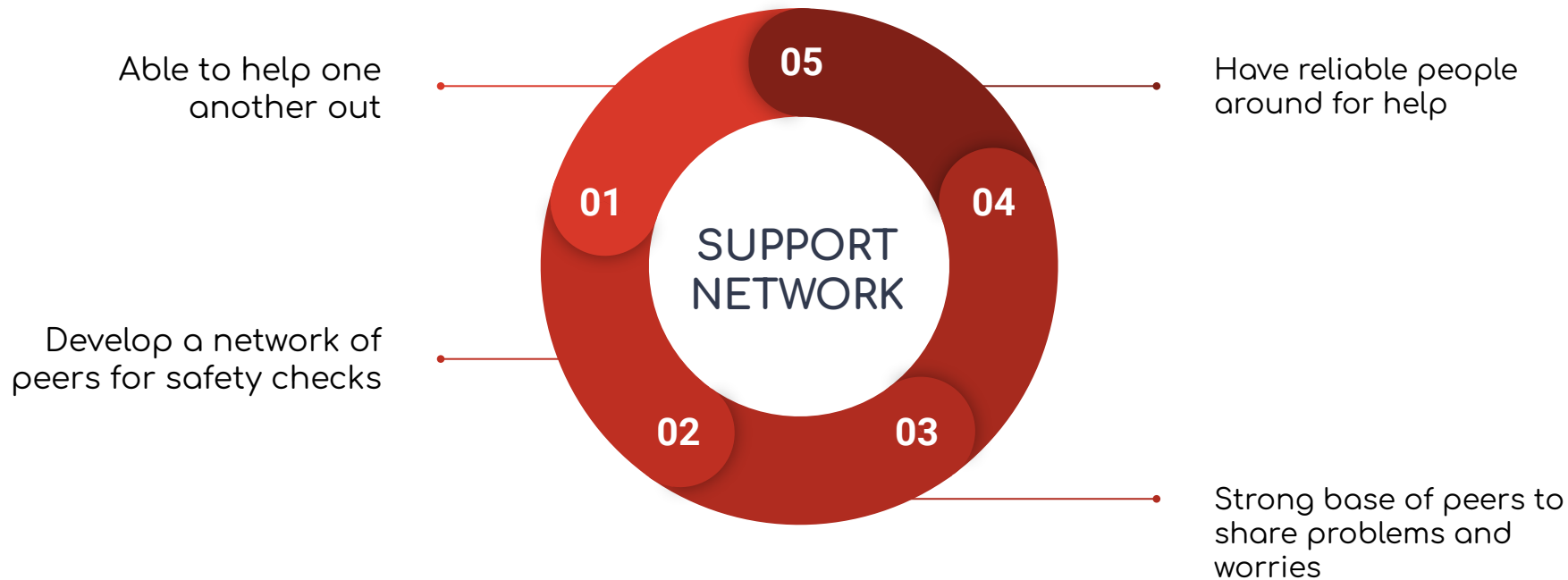
Has healthy
friendships. And stay
engaged

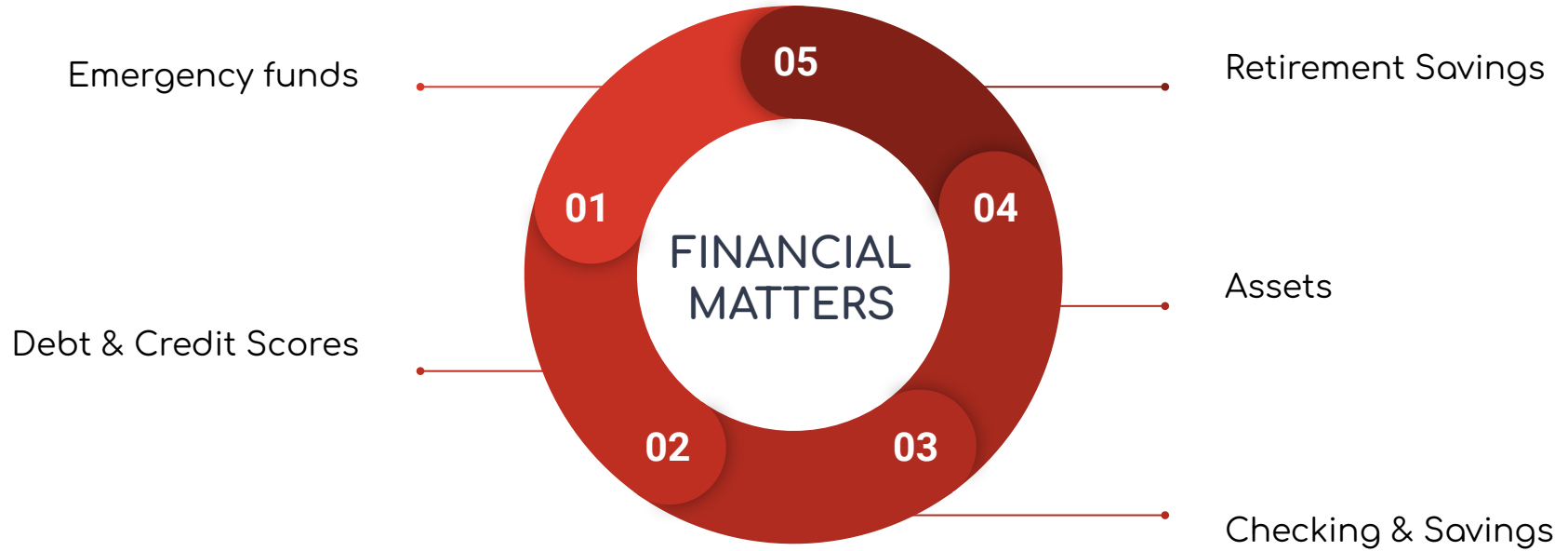
Schedules satisfying,
frequent social
engagements



Friendships have a
balanced give and
take

Has a strong network
of companions. The
local community
offers ways to meet-up
with peers





Have a sense of God's
| Higher presence

Developed strong role,
beliefs, and attitudes
about spiritualness

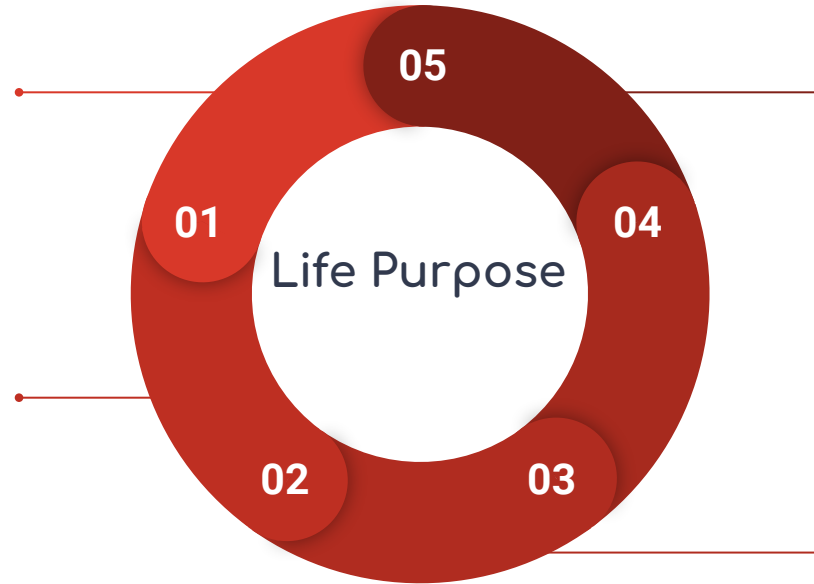


Flourishing faith and
practice

Congruent private
and public spiritual
behaviors

Have a strong sense
of internal drive

Focus on things and
activities that give
energy



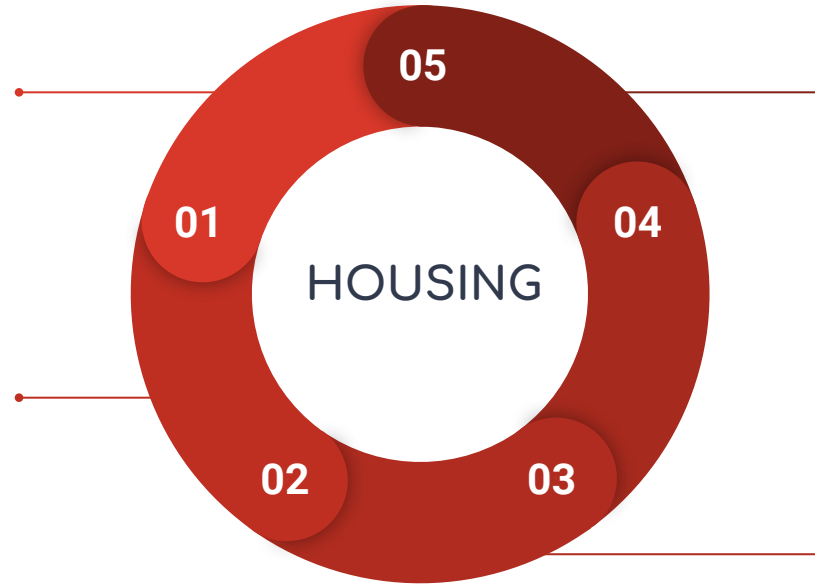
Know what adds value
and meaning

Has awareness of
where they're
headed—goals and
what needs to be
done



Lifestyle conditions support a healthy lifestyle and promotes fitness and engagement?

Housing costs are easily paid: utilities, property taxes, insurance



Long-term needs are met for aging in place

Safe neighborhood, feels safe where they live. Tracks crime rate



Able to run errands by foot

Has safe driving skills

01

02

TRANSPORTATION

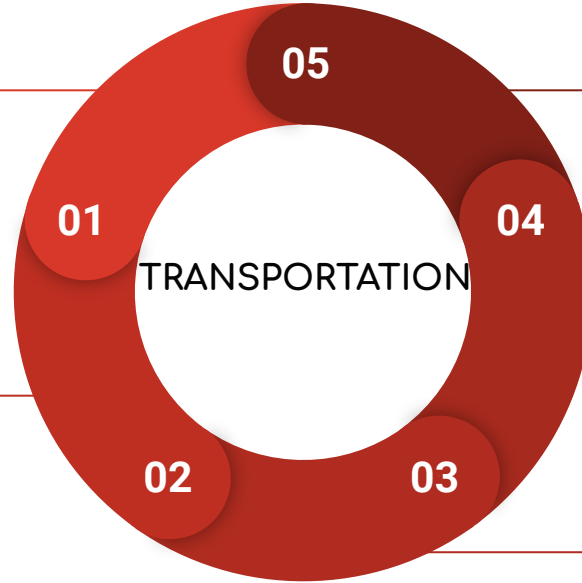
03

04

05

Access to public transit and rideshare

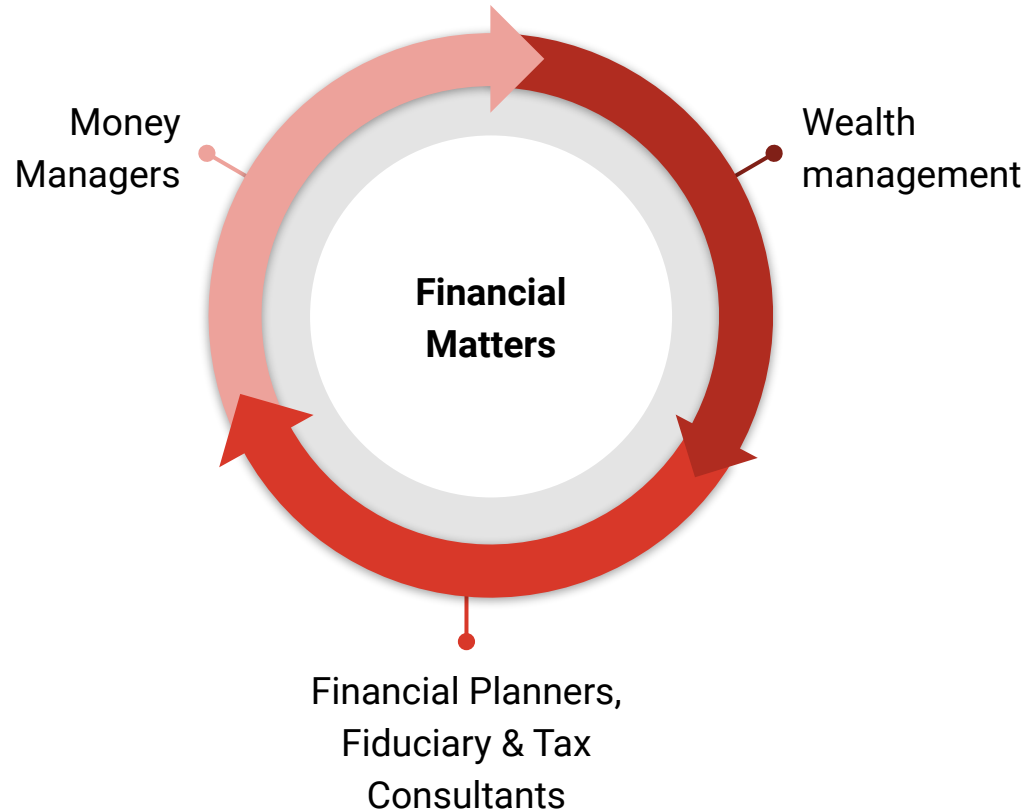
Know transportation options



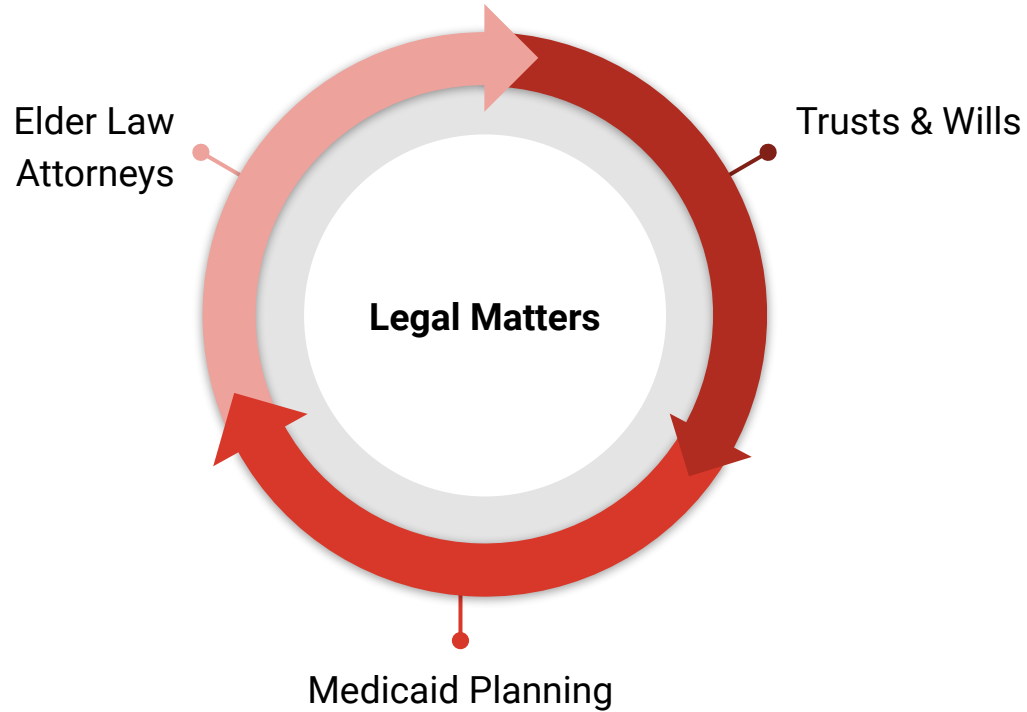


Professional referrals—the foundation of assisting clients to achieve objectives—to age well

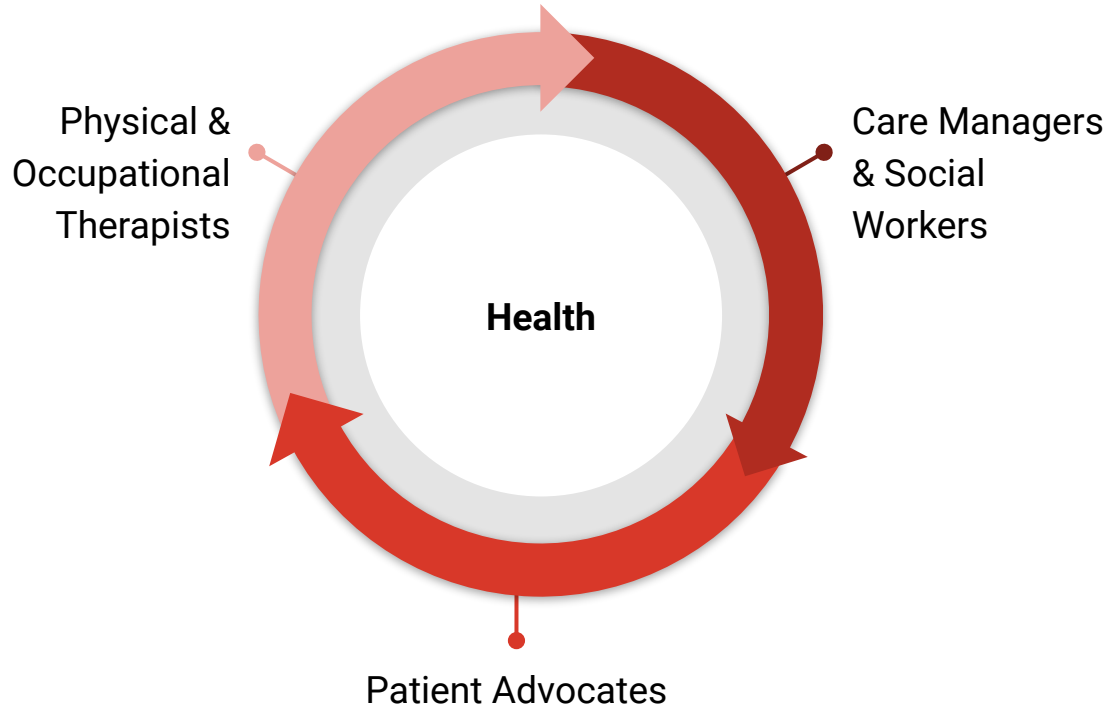
Referral System: Develops Leads



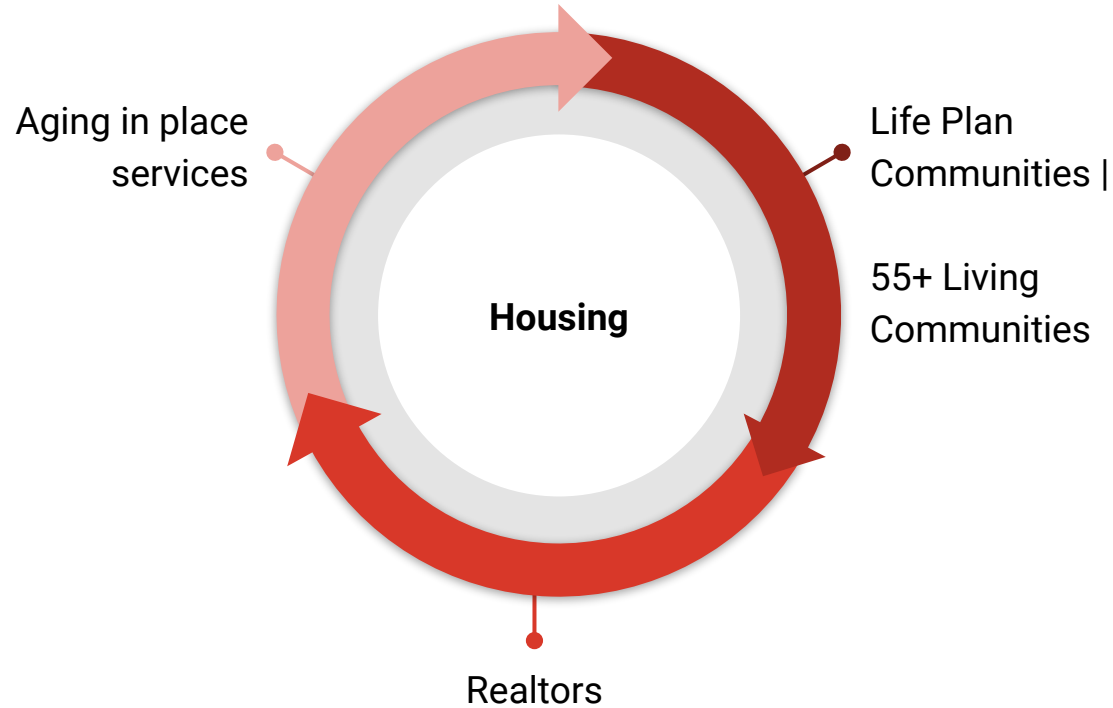
Referral System: Develops Leads



Referral System: Develops Leads



Referral System: Develops Leads





Help clients achieve
a fulfilling retirement:

- Physically
- Socially
- Emotionally
- Financially & Legally
- Community-centered



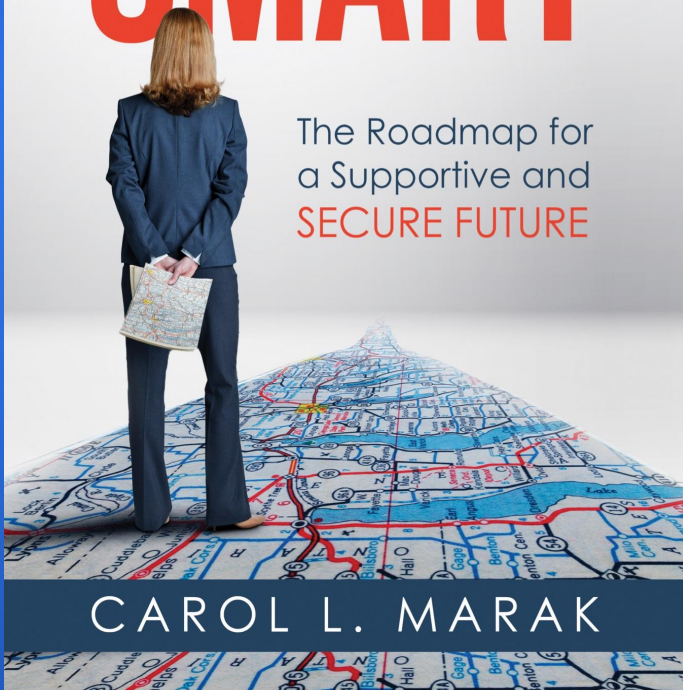
Early action is key!

Available on
on AMAZON

CarolMarak.com
Carol@CarolMarak.com

SOLO AND SMART

The Roadmap for
a Supportive and
SECURE FUTURE



Options for planning the future

- SOLO AND SMART Book, Carol Marak
- Life Plan Assessment, Carol Marak
- Who Will Take Care of Me When I'm Old Book, Joy Loverde
- Essential Retirement Planning for Solo Agers Book, Sara Geber Zeff



SOLO AND SMART

The Roadmap for
a Supportive and
SECURE FUTURE



CAROL L. MARAK

Carol Marak
Author | Speaker | Life Plan Coach

Help Clients Take Charge of the Future

<https://sololivingcoach.com/holistic-life-planning.html>

CarolMarak.com
SoloLivingCoach.com
Carol@CarolMarak.com