

# Does it matter how old you are?

Remember when you attained a certain *chronological* age you could get a drivers license? Legally buy an alcoholic drink? Or, be considered an adult?

Once an adult, your chronical age determines your eligibility for Medicare and Social Security—and the timing and amount of Required Minimum Distributions from your IRA.

Other than that, your chronological age should be of no significance.

Two other determinations of age are important to you as you chronologically “grow older”: your *functional* age, and your *subjective* age.

*Plan with confidence your journey in retirement.™*

A GUIDE TO

## Navigating Retirement

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*Plan with Confidence Your Journey in Retirement™*

**This issue:**

*How old are you,  
really?*

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A GUIDE TO

# Navigating Retirement

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Oak Springs Rapids, Deschutes River

**In the past, you may have shaved a few years off your age to be thought of as younger, but your *chronological* age never changed. You can shave years off your *functional* and *subjective* age—and the resulting *younger* you is real.**

**When do you become “old”?** At age 65? 75? 85? No matter the age you give as a response, the answer is wrong. Chronological aging is not synonymous with becoming old—particularly since “old” in this context is often intended as derogatory. Pervasive within employment and culture, **ageism is a prejudicial attitude about aging and towards aging adults.**

**Most older adults defy these ageistic stereotypes** by being accomplished, cultured, involved, funny, intelligent, and wise (to name a few qualities). Older adults are active physically and interpersonally, engaged with family and community members as sources of advice, support, and friendship.

Older adults might scale back on certain activities they once performed, but not because they have “given up”. They are simply adapting to new circumstances, doing things differently, or taking a little more time completing a task. **What you *can* do, not what you *cannot* do, will determine your *functional* age—which in turn determines if you have grown “old”.**

The physical and cognitive conditions commonly associated with older adults—for instance, high blood pressure, arthritis, weight gain, vascular disease, immobility, and cognitive decline—are **not** part of normal aging nor are they inevitable. When aging, your body can decline at a rate that varies substantially from other adults given the influence of genetics, physiology, lifestyle, and socioeconomic factors. Of the numerous scientific theories that attempt to explain variations in the aging process, the impact of environment and lifestyle is foremost. **A healthy lifestyle might help you counter the effect of bad genes, but an unhealthy lifestyle cannot be offset by good genes.**

**How to stay young? Embrace lifestyle habits that are age irrelevant,** the most important of which are exercising regularly, eating healthy, and managing money prudently. (Your finances determine your access to medical care, housing, recreation, support services, and community which will impact your quality of life.) The sooner you pursue a healthy lifestyle—even as an aging adult—the slower you will “grow old”. The healthier you are, the more enjoyable life is, and the longer you might live.

**Do you think of yourself as being old?** *Being* old is not the same as *feeling* old. Your perceptions about how old you are—your *subjective* age—can influence how you deal with your advancing chronological age. Denial of the aging process can be paralyzing and lead to procrastination. **You have decisions to make and actions to take now that can positively impact your quality of life both before and during retirement.**

**Retirement is life’s last great adventure—one we all are not lucky to experience.** Life is of an uncertain duration and it is now one day shorter! Make the most of your time. Life offers no do-overs; at best, there are only course corrections. **Identify age-affirmative goals appropriate to your circumstances.** Pursue your hopes and dreams for retirement. Fill up your days with the pursuit of activities that are your passions. **Make a difference in other people’s lives. Do good. Cement your legacy.** And stay young! Being engaged and active in your later years has worthwhile physiological, social, emotional, psychological, and cognitive benefits.

**What difference does it make if you are 65 or 95, and functionally and/or subjectively, you can experience a life that has joy and meaning?**

Enjoy this holiday season and best wishes to you in 2025.

Please contact me with your questions, or if you or a friend want a free copy of  
*A Guide to Navigating Retirement.*

*Artificial Intelligence programs were not used in the writing of this Newsletter.*

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