

## 5 Financial and 5 Life

# Habits of Capital's Happiest Retirees

## 5 Financial Habits



### 1. HROBs Have a Minimum of \$500k

HROBs average \$875,000 in liquid retirement savings.



### 2. Multiple Streams of Income

More income streams lead to higher levels of happiness in retirement.



### 3. Mortgage Payoff is Within Sight

Retirees with a paid-off mortgage or payoff within five years are 4X more likely to be in the happy group.



### 4. Investors

- Participation vs. perfection
- Rational optimism – tomorrow investors
- Dividend investing



### 5. Spending

HROBs have mastered the 4%+ Rule.



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# 5 Life Habits

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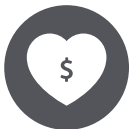
## 1. Core Pursuits, aka Hobbies on Steroids

Happy retirees have an average of 3.6 core pursuits, while the unhappy lot has only 1.9.



## 2. Family Habits

- Retirees who live near 50% or more of their kids are between 2 and 5X more likely to be HROBs. If you're not close to them geographically, and it's feasible, consider moving!
- HROBs spend less than \$500/month on supporting their adult children.



## 3. Love Life

Marriage isn't a requirement for the HROB, but retirees who are married are 4.5X more likely to end up in the happy camp.



## 4. Social

HROBs have at least three "close connections" in the world, averaging 3.6. This is someone who celebrates your good days and comforts you when times are tough.



## 5. Faith

Retirees are 1.5X more likely to fall into the HROB camp if they attend church once a week. However, the inflection point seems to be attending at least twice a year to join the happy camp.



### *Bonus Tip:*

*HROBs have significant insight into their own personal health.*

*This doesn't mean they are teetotaling, neurotic eaters, but they do have some structure around their eating and drinking habits. #EatToBeatDisease*

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