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BLOOMERS RETIRING LATER CAUSED BY:

Hyper Changing World

- Rules of past have changed and rules of parents' generation no longer apply 1.
- 2. People are living longer
- National to Global economy

Life Fulfillment Issue

- 1. Work has become area of self esteem
- Intertwined work and social life 2.
- 3. Single people daily contacts—community

Financial Concerns

- 1. Uncertainty about future economy we can't control
- Twitter news sets of spree on wall street
- 2008 bonds create world-wide financial crisis
- Global Community where Greece or Spain can affect a retirement portfolio
- Unguaranteed social security future. 2.
- Rising medical care 3.
- Hip replacement can cost \$60,000 and co-pays can be huge even for people with health insurance
- Rising health insurance costs.
- Longer Life spans raises question of can my portfolio support me through 4. age 90 or even 100

