The Longevity Portfolio: How High Achievers Are Investing in a 100-Year Life

7 MIN READ

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A 5-pillar strategy for financial, physical, and emotional investments that can help you thrive for a century.

Thanks to medical advancements, smart lifestyle choices, and a bit of luck, people are living longer than ever. The current life expectancy in the U.S. for both sexes is 78.4 years, according to **Centers for Disease Control and Prevention (CDC)** data. But reaching the 100-year mark is possible. Based on an analysis from the **Pew Research Center**, the centenarian population in the U.S. is projected to quadruple over three decades from 2024 to 2054.

A 60-year-old woman in the US today is expected to live until about 84.8, and 60-year-old men are expected to live until 81.5.

An extended lifespan can give you more time to do what you want and get the most out of this **“one wild and precious life.”** But it also requires some financial planning to **ensure your money lasts**. Not only that, it requires a mindset shift. One that prioritizes investments not only in stocks and bonds, but in your personal growth, local community, skills, and experiences. Here’s how high achievers are building a longevity portfolio to thrive for a 100-year life.

5 Ways to Build a Longevity Portfolio for a 100-Year Life

Building a longevity portfolio that enables you to live a fulfilling 100-year life requires a multi-faceted approach. Here are five core pillars to focus on to maximize your investments.

1. Financial Resilience

If you plan to retire at the current retirement age of 67 and live until 90, you could have another 23 years to plan for. If you live until 100, you'll need financial resources to last for another 33 years. That requires proactive planning now.

"You need to be invested in assets that are going to appreciate longer than you normally would if you were looking for a shorter retirement period or span," said **Christopher Jackson, certified financial planner at CPJ Financial**. The key to building a longevity portfolio built for resilience is diversification. Your financial investments may include:

- Stocks
- Bonds
- Real estate
- Annuities
- Social Security

Here's how to balance accessibility, flexibility, and security to build a portfolio that lasts longer.

- **Invest in ETFs:** "I like to be invested in ETFs (exchange-traded funds) because they are easily liquidated and the money is available to you the next day…I like my clients to always have access to their money, should they need it," said Jackson.
- **Delay Social Security:** "You've got the option to delay your Social Security. The longer you delay up until 70, the bigger your benefits. So that is also a great way to create more

income in retirement that you can depend on," said **Krisstin Petersmarck, a retirement income certified professional** (RICP®), president and founder of New Horizon Retirement Solution.

- **Explore Annuities:** You can also research various financial products that may help you plan for longevity. "There's a lot of great annuities out there right now that are fixed index annuities that provide guaranteed income for as long as you live," adds Petersmarck.
- **Update Your Withdrawal Strategy:** Because you're planning for a longer period, it can be helpful to discuss a withdrawal strategy with a financial planner or advisor. "You need to have a conservative withdrawal strategy and also a well-mapped-out withdrawal strategy," said Jackson.
- **Mind the Curve:** Be aware of the "retirement curve" with your spending. Jackson said that many retirees tend to spend more in the beginning as they take advantage of the free time and energy. For example, you might travel more, take classes, or work on a personal project you've been dreaming about for years. After that, your spending may go down for a while and then go up again. "What will happen in their late eighties, early nineties, is that spending will slow down because they will slow down. And then at the end of life, the spending picks up because they need more care," said Jackson.

Focusing on your financial health as you would your physical and mental health is essential. After working for years, you want your money to work for you so you can enjoy your golden years.

2. Physical and Mental Health and Wellness

When building a longevity portfolio, your finances are a key ingredient. But it's just as important to invest in your physical and mental health if you plan on living into the triple-digits.

“You’re investing in your body. You’re investing in your mind. You’re investing in healthy foods, healthy exercise habits, putting yourself around people that are like-minded,” said Petersmarck.

A **2012 study published in the *Journal of Aging Research*** found that all-cause mortality is decreased by about 30% to 35% for physically active people compared to inactive people. Additionally, physical activity lowers major risk factors, including type 2 diabetes, heart disease, stroke, and cancer.

3. Experience Equity

Life isn’t just about the stuff you collect or the people you meet. It’s about having memorable experiences, says Andrew Scott, author of **The 100-Year Life**. When thinking about the life you want to live, imagine you’re reaching the end of your life. What kind of experiences do you want to look back on with fondness? What have you always wanted to do? You can reverse engineer your life to make that happen, so you can live with minimal regrets.

In the book “**Die with Zero: Getting All You Can from Your Money and Your Life**,” author Bill Perkins introduces the concept of the “memory dividend.”

When you invest in experiences, you get to enjoy them in the moment. But you can also recall them as a positive memory later on. In other words, experiences pay a dividend. Recalling positive memories boosts your mood. Not only that, but research has shown that it can be an effective tool to cope with stress.

4. Pursuit of Lifelong Learning

You’ve likely heard “if you don’t use it, you lose it” regarding physical health. As you age, it’s important to maintain muscle mass, strength, and physical activity. But the same goes for your brain. That’s why investing in knowledge and new skills is also a

major part of your longevity portfolio.

Learning new things can **boost your cognitive health** and may help you **avoid memory loss**. It can be uncomfortable to start something as a beginner. But learning something and getting better at it can create a positive feedback loop and also **enhance your neuroplasticity**.

5. Social Capital

You can be wealthy in so many ways that have nothing to do with money. For example, being healthy, having an abundance of free time, and being in community with others.

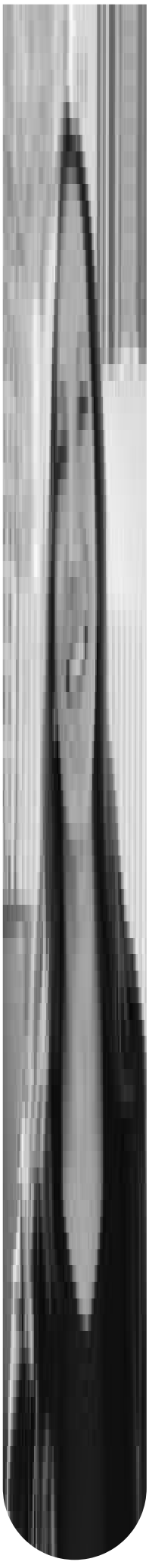
Your **social capital** refers to the value of the positive connections you have in your life. As you age, it's important to invest in your relationships and community if you want to live a long life.

According to the **Stanford Center on Longevity**, maintaining strong social relationships can help prevent disease and increase longevity. And the latest research on those who stay mentally sharp into their 90s reveals that **your social life may be key to your brain health**. It's also essential for happiness.

Living to the age of 100 is no longer a dream, but a real possibility. To ensure you're well-taken care of financially, physically, and emotionally, start making investments now to create a longevity portfolio. While money is a major aspect to fund such a long life, investing in your skills, abilities, relationships, and experiences can also pay dividends for years to come.

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