

PHASE™ into Retirement

Retirement Isn't a Date Anymore. It's a Transition

For decades, retirement planning has focused almost exclusively on money. And while financial strategy still matters deeply, today's retirees, especially Baby Boomers and Generation X, are discovering that the hardest parts of retirement aren't found on a balance sheet.

This keynote reframes retirement preparation through a generational lens, helping financial advisors better understand the non-financial challenges shaping client outcomes right now.

Baby Boomers are facing longer lifespans, rising health uncertainty, shifting identities after work, and a reluctance to slow down that conflicts with traditional retirement models. Many are asset-rich, routine-dependent, and deeply defined by their careers - making the emotional and social transitions of retirement harder than expected.

Generation X, on the other hand, is entering retirement with a different set of pressures: smaller pensions, market volatility fatigue, caregiving responsibilities for aging parents and adult children, skepticism toward institutions, and a strong desire for autonomy. They expect flexibility, relevance, and control - and they are far less interested in "retiring" than they are in re-designing life.

In this keynote, Cam Marston introduces PHASE™ Into Retirement, a practical framework that helps advisors uncover what truly drives retirement satisfaction:

- *Purpose – Who am I when the title goes away?*
- *Health – How do physical and cognitive realities shape daily life?*
- *Activities – How time is actually spent, not just imagined*
- *Social – The strength (or fragility) of relationships post-work*
- *Everyday Routines – The overlooked engine of emotional stability*

Advisors will leave with sharper insight into generational retirement blind spots, better language for client conversations, and a clearer understanding of why well-funded retirements still fail - and how to prevent that.

This keynote equips financial professionals to move beyond numbers, deepen client trust, and guide Boomers and Gen Xers into retirements that don't just last but work.



Cam Marston, acclaimed author, columnist, lecturer, and radio/podcast host is a leading expert on workplace and marketplace trends.



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