



The MetLife
Tips for Types Workbook

Real-Life Strategies for the Retirement You Want



Introduction

REAL-LIFE STRATEGIES FOR THE RETIREMENT YOU WANT

What kind of retirement do you want for yourself? Is it full of big goals and expectations? Simple comforts? Survival? Have you planned accordingly?

Planning for the retirement you want is most successful when you plan for the unexpected. Sometimes even people with the best-laid retirement plans get hit with surprises or “trigger” events, such as unexpected expenses due to illness or disability...or a loss in investments or pension due to market fluctuations...a major housing expense...financial needs of children...the death of a spouse/partner...or significant caregiving demands. These kinds of challenges call for financial flexibility in retirement.

The MetLife study *Best-Case Strategies for a Flexible Retirement* explored the retirement-related thinking of men and women ages 50 to 70. The study suggests that achieving the best possible strategy for a flexible retirement plan first requires productive thinking followed by informed action.

This workbook is designed to help you get started.

You may want to begin a conversation about planning — with your spouse or partner, another family member, a financial planner, or other advisor. It may help to first understand how you think about preparing for retirement and what type of planner you are. This workbook can help you identify your thinking and planning type. Based on these insights, we offer tips and resources for moving forward from wherever you are in your pursuit of a comfortable retirement and a flexible retirement strategy. You'll also find a special section of insights and tips for couples.

Our goal is to get you ready to plan for the future you want.



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Part I: Assessing How You Think

WHAT TYPE OF THINKER ARE YOU?

INSTRUCTIONS: Which one of the following is *most* like you? Circle the corresponding letter.

- A. You don't think about the unexpected at all. You describe yourself as very "now-oriented." You are focused on your current life, and thoughts about the future simply aren't on your radar screen.
- B. You think about unexpected events, but not for long. You refuse to get caught up in any negative thinking about your future. You regard ads, media stories, and cautionary tales among friends as "scare tactics," and you're not having any of it.
- C. When you hear and think about the unexpected, you might say, "I just have to hope we'll be okay, knock on wood," but that's about as far as it goes. An optimist in nature, you tend to hope those things won't happen to you or that you'll somehow get by if they do.
- D. You are not worried at all. You figure that you'll cross that bridge when you come to it. Although you don't know exactly what you'll do if something unexpected happens, you are pretty confident that you'll be able to come up with some sort of strategy to handle matters when the time comes.
- E. You think about the unexpected, and when you do, you get so worried or anxious that you can't stay focused enough to do much about it. You might say, "I am so worried I don't know what to do."
- F. You think about the unexpected A LOT, but you get hung up in the details. You fuss and stew over all the information a long time before you take any action. You might say, "I feel so overwhelmed."
- G. You are just now starting to think seriously about the future and unexpected events that might happen. In fact, you think you have probably missed your "window of opportunity," and feel pretty sure it's too late to do anything about it. You might say, "I guess I'll just have to take the consequences."
- H. You like to balance your needs and wants today with sacrificing resources for the future. You know what you need and want today, but because you don't know what the future will bring, you are likely to take some risks when it comes to planning.
- I. You have thought about the possibility of unexpected events and believe that you have planned so well that you will be able to handle them financially, should they happen to you. You are generally confident about your retirement future, whatever it brings.

YOUR THINKER TYPE (Select One — A through I): _____

Part II: Assessing How You Plan

HOW DO YOU GO ABOUT PLANNING FOR RETIREMENT AND THE UNEXPECTED?

INSTRUCTIONS: Circle the number under each letter (A through H) that *best* describes you.

A. When it comes to paying attention to my financial plans for my goals in retirement:

- 1) I am so busy or focused on other things that I just haven't paid a lot of attention.
- 2) I tend to go in and out of focus about my goals — and how to get there. I think about it when I can.
- 3) I am pretty much steadily focused on the future and how to achieve my goals.

B. When it comes to looking ahead:

- 1) I generally focus on the short term, and mostly about the things I hope to do, such as work, travel, enjoy a hobby, volunteer, spend time with family, etc.
- 2) I generally focus on both the short- and long-term, and mostly on the things I hope to do, such as work, travel, enjoy a hobby, volunteer, spend time with family, etc.
- 3) I generally focus on both the short- and long-term, and I include some things I worry may happen, such as a catastrophic illness or disability, a major loss in investments or pension, a major housing expense, financial problems of children, the death of a spouse/partner, or significant caregiving demands. I think all the way to the end of my life.

C. Engaging in the “What ifs?” means thinking carefully about the unexpected things that could happen, such as those trigger events mentioned above. It also means evaluating the impact of such things on your retirement security. When it comes to the “What ifs?”:

- 1) I spend very little time engaging in the “What ifs?”
- 2) I consider some of the “What ifs?” but not all.
- 3) I actively consider pretty much all the “What ifs?” and what each might mean to my retirement security.

D. When it comes to planning for retirement:

- 1) I have gathered very little information.
- 2) I have gathered some information but not all that I need, or I'm overwhelmed with so much information that I'm not sure what to do with it.
- 3) I have all the information I need to start or maintain a plan for retirement.

E. When it comes to figuring out how much money I'll have and how much I'll need in retirement:

- 1) I have done few calculations/estimates.
- 2) I have a vague notion of my retirement income and expenses.
- 3) I know the amount of my likely retirement income and assets from all expected sources and I've estimated the amount I need and want beyond my annual essential expenses.

F. When it comes to retirement-related financial advice:

- 1) I either don't seek it or I generally ignore it when it comes my way.
- 2) I read a lot of advice publications, but I haven't met with anyone about my specific circumstances.
- 3) I have met with someone whose expertise I trust and who has helped me develop a retirement planning strategy.

G. When it comes to a household budget:

- 1) I don't follow a budget that includes setting aside resources for my future.
- 2) I set aside resources for the future if there are resources left over.
- 3) I set aside resources for the future before I calculate what I can count as spendable income.

H. When it comes to financial decisions in the household:

- 1) I generally "wing it." I don't live by personal financial rules.
- 2) I have personal financial rules but I'm not always good about following them.
- 3) I set and follow personal financial rules related to things like use of credit cards, savings goals, spending or debt limits, etc.

TOTAL SCORE:

Ones: _____

Twos: _____

Threes: _____

Part III: Planning for a Comfortable Retirement — Despite the Unexpected

INSTRUCTIONS: Now that you have assessed your thinking type (Part I) and your planning style (Part II), let's see where you are on the pathway to planning and what you can do to make more progress.

Outlined below are the three general Planning Types that most people fall into. You can identify your Planning Type based on the letter you circled in Part I and the numbers you circled in Part II.

Planning Type 1
Waiting

Planning Type 2
Willing

Planning Type 3
Working

A Word to the “Multiple” Type

You may have found that circling only one letter in Part I was too confining for you; you may be a “Multiple” Type. One day you may think like letter A and the next day like letter E. Or, you may find that you are one type of thinker related to some issues (such as long-term care or 401ks) and another type of thinker about other issues. Being a Multiple Type means that you'll have to pay special attention to how your thinking-of-the-moment affects your decisions-of-the-moment. It means that you'll need insight and tips for more than one type.

PLANNING TYPE 1 — WAITING

There are pathways open to you, but for some reason, you are waiting.

You circled A, B, C, or D in Part I, and mostly 1s and 2s in Part II.

If you identified with letter A you might be a “Snoozer.”

If you identified with letter B you might be an “Active Resister.”

If you identified with letter C you might be a “Wood Knocker.”

If you identified with letter D you might be a “Plan B-er.”

If you identified with A, B, C, or D you have probably not entered the pathway to retirement planning. You are likely to have circled more 1s than 2s, and probably circled very few 3s, if any at all. You are less likely to be focused on planning and the effects of living a long life. You typically don't ask “What if?,” or gather information and seek advice in putting together a budget to protect and provide for your future. When you think long and hard enough about it, however, you may be worried about your retirement future and be ready to take steps in a new direction.

Start with small steps. Take the time to think about the future and some unexpected events that might get in the way of a comfortable retirement.

PLANNING TYPE 2 — WILLING

You are motivated to begin, but are in a holding pattern, with a sense of where you'd like to be, but not making much forward motion on your pathway to planning.

You circled E, F, or G in Part I, and probably a combination of 1s, 2s, and 3s in Part II.

If you identified with letter E you might be an "Immobilized Worrier."

If you identified with letter F you might be a "Stewer and Brewer."

If you identified with letter G you might be an "Oversleeper."

If you identified with E, F, or G you are probably thinking about your retirement planning pathway. You are motivated to plan, but can't seem to make it happen. You are likely to have circled a combination of 1s, 2s, and 3s. You may have circled more 2s or 3s in the first section of Part II, that is, you are focused on planning; you may have considered the effects of a long life all the way to the end; and you have considered and are concerned about the "What ifs?" Yet you have not gathered information, or may be overwhelmed. You may not have done the math, nor sought advice; and you have not yet found and set in motion a plan and budget that works for you. Your motivation to plan is the most important step toward a comfortable retirement.

Your challenge now is to develop a plan and put it in motion.

PLANNING TYPE 3 — WORKING

You have already embarked on your retirement planning pathway, tools in hand, and are in pretty good shape.

You circled H or I in Part I, and mostly 3s in Part II.

If you identified with letter H you might be a "Compromiser."

If you identified with letter I you might be a "Preemptive Planner."

If you identified with H or I you are actively involved in working toward your retirement goals. That is, you are engaged in planning for both the expected and the unexpected in your future. You are likely to have circled nearly all 3s on the quiz. You are focused on the future; you have considered the effects of a long life and engaged in thinking through the "What ifs?"; you have gathered information, done the math, and sought advice; and you have set a plan and budget in motion that is likely to achieve the retirement you hope for.

Your challenge is to check your plan periodically to track progress and make necessary adjustments.

Tips for Your Type

REAL-LIFE STORIES: PLANNING TYPE 1 — WAITING

How do you get started on the pathway to retirement planning? This requires a giant leap well worth taking.

If you have been uninvolved in planning up to this point, you should commend yourself for picking up this workbook. Typically, you would not think about or even notice such materials. So, your first tip? Keep reading.



Maria identified with letter A, a Snoozer. A year after her chronic pain started, it hit her: She would grow older. She would retire. Life was happening, and she would need resources. **Maria's tip:** Let this be your "Aha!" moment. Rise and shine. Think about the future — all the way to the end. Imagine your goals and expectations and the challenges you may face. Stay awake and aware.



Alan identified with letter B, an Active Resister. He had an "Aha!" moment, too. He realized he had been so busy complaining about scare tactics that he'd become the victim of his own stubbornness. He had no plan, and now he IS scared! He decided to take charge of his future, with a healthy balance of skepticism and determination. **Alan's tip:** Don't let your feelings about other people's tactics keep you from developing your own. Be as stubborn and defiant as you want, but don't let it mess with your future.



Patricia identified with letter C, a Wood Knocker. She had an unexpected financial expense that threw her for a loop. And she'd been so sure that those things happened to other people, not to her. While she is still a positive and hopeful person, this was a wake-up call, and now she is a planning person as well. **Patricia's tip:** List your hopes for your retirement on paper (don't ignore the things that could derail them). Now turn those hopes into aspirations. Explore what you'll need to do to achieve those aspirations. There is nothing like being optimistic for good reason.



When a friend asked Bob (a Plan B-er who identified with letter D) for details about the Plan B he kept referring to, Bob realized the plan was really a Plan "X" — long on confidence but short on specifics. In fact, there was no real plan at all, just the idea of one. **Bob's tip:** If you say you'll "go to Plan B" should the unexpected happen, then have a Plan B. Know your goals, your resources, and your plan for preserving them. Fill in the details.

REAL-LIFE STORIES: PLANNING TYPE 2 — WILLING

Being motivated to plan is a huge step in the right direction, but when you are uncertain and in a holding pattern, that second step toward planning can seem daunting. How do you get out of being stuck and get on your way? Consider Laurel, Maureen, and Randall:



Laurel identified with letter E, an Immobilized Worrier. She understood the irony: her worry was keeping her from doing anything about the very things she was worrying about. It took an act of courage to face her fears and go to a financial planning seminar offered at her local library. She came away with action steps, and simply having those steps eased her fears. Now she knows what to do. **Laurel's tip:** Muster the courage to face your worries head on. It's worth it. Consider talking to a counselor or a financial planner — or a friend who can help you move forward. Take a small step toward planning. The steps that follow get easier and easier.



Maureen identified with letter F, a Stewer and Brewer. She was not as fearful as she was simply overwhelmed. Her challenge was to sort through her planning options and gain the confidence to commit to something. She found it very helpful to find a financial planner who gave her that confidence. The planner was patient and thorough and Maureen now has a plan to provide for the unexpected. **Maureen's tip:** Find an expert. There are professionals out there who are trained to help you sort through the information and find the right plan for you. You do not have to be overwhelmed.



Randall identified with letter G, an Oversleeper. He was engaged in planning but believed that his opportunity had “come and gone.” Even so, Randall was convinced by a friend to believe that planning is “better late than never.” He decided to look into what he could do this late in the game. Although he wishes he had started earlier, he has a plan in place now. **Randall's tip:** Don't wait another day. A late plan is better than no plan at all. Randall likes to say, “It's better late than later!” Do something today (look up a phone number, make an appointment) to get started. Take a look at online resources, go to a seminar, or make an appointment with someone who can advise you. Financial planners are trained to help you at any stage in your planning.

REAL-LIFE STORIES: PLANNING TYPE 3 — WORKING

If you are in Planning Type 3, you are a planner, and you are likely to feel good about the work you have done. Yet you may have discovered already that no good plan is fixed in time. Consider Bradley and Lydia:



Bradley identified with letter H, a Compromiser, but he goes back and forth between concerns about the future and his focus on today. He knows that his retirement plan isn't comprehensive and that he has accepted some risk. His challenge is to make sure that that risk is minimal. He pays close attention to his resources and is ready to make changes in his plan as called for. **Bradley's tip:** Monitor yourself. Are you taking a reasonable level of risk? Are you hitting the right balance between today and tomorrow? Talk it over with someone. Continually reassess.



Lydia, a Preemptive Planner, identified with letter I. She is confident that she has covered all the bases — for now. But Lydia knows that things change: pension rules, public policies, the economy, her preferences, and her personal and family circumstances. Lydia is confident but vigilant. She pays constant attention and sets aside time to reevaluate her plan on a regular basis. **Lydia's tip:** Revisit, review, and revise. Be careful not to rest on your laurels. You may have covered your bases but bases can change and your plan should change along with them.

Tips for Couples

If you are married or otherwise partnered, you already know that most important decisions or plans in a household require at least some level of discussion and negotiation. Although one partner may be more involved in the planning and decision making than the other, discussions about financial decisions appear to be the norm. Among the married or partnered who were polled in the MetLife *Best-Case Strategies for a Flexible Retirement* study, 86% said that they make retirement financing decisions with their spouse or partner, although to varying degrees. What is it like, then, when two types of thinkers approach the future together?

Encourage your spouse or partner to identify his or her thinking type (Part 1) and do the self-assessment (Part II); then consider the combination in your household. There are six possible combinations:



BOTH WAITING

(Maria and Alan, for example; or Patricia and Bob)

It's fairly clear that you are unlikely to budge until at least one of you takes the first step. Perhaps this recognition may give you pause enough to shake things up a little. And, of course, the dynamics of this depend on which types are in your household: Snoozer, Active Resister, Wood Knocker or Plan B-er. Whatever the particular dynamic, mutually reinforced habits can become entrenched unless at least one breaks the cycle. Choose to make a difference by taking the first step.



WAITING AND WILLING

(Alan and Laurel, for example; or Bob and Randall)

If one of you is stuck in the Waiting Group, it is to your advantage that the other is at least envisioning a pathway, even if it is in a holding pattern. Because once one partner is motivated to plan, there is at least the hope that he or she can encourage the other to "come along."



WAITING AND WORKING

(Patricia and Bradley, for example; or Alan and Lydia)

This combination makes for an interesting household. From the interviews conducted for the MetLife *Best-Case Strategies for a Flexible Retirement* study, we know that there are households in which one partner forfeits the planning and decision making to the other, trusting the other to act in the best interests of both. There is no doubt that this can work, but there are also cautions to consider. First, as in most decisions, two heads are often better than one, especially when both have so much at stake. Second, women need to be sure that their extra-long lives are accounted for, including the added likelihood of spending time caregiving and requiring long-term care themselves.



BOTH WILLING

(Maureen and Randall, for example)

If you are both stuck in your decision making and planning, take heart in the good news: your motivation will serve you well and you need only to find a way to get out of that holding pattern. You can celebrate the inclination to plan while you take the steps you need to get going. Talk to each other. Encourage each other. Take your steps together.



WILLING AND WORKING

(Laurel and Lydia, for example; or Maureen and Bradley)

If one of you is ready to go but the other is in a holding pattern of worry (“I can’t even think about it”), a feeling of being overwhelmed (“It’s too much to think about”), or a sense of futility (“It’s too late anyway”), the ready partner is in the sometimes difficult position of making decisions in spite of these issues. While it is great that one of you is ready to go, individuals who are stuck need encouragement and the ready partner can either feed or alleviate concerns. The other partner’s needs, preferences, and concerns can’t be accounted for without some open communication.



BOTH WORKING

(Bradley and Lydia, for example)

If you both feel “good to go,” you are probably also feeling the rewards: a sense of control, the satisfaction of taking charge, and the growing peace of mind that comes with action. Enjoy these feelings (you’ve earned them), but take heed: Are you each moving in the same direction? Are you reinforcing a less-than-ideal direction or decision by relying on each other’s approval without “outside” consultation? Are you considering each other’s changes in circumstances, needs, and preferences and making the adjustments needed? Be each other’s reality check, and find a third party to test your thinking. Keep your minds open to new ideas. Continue to encourage each other. Talk and keep talking.

Tips for All Types

In spite of the many challenges of planning for retirement, you probably know of success stories — individuals and couples who have arrived at retirement in good shape despite the unexpected. As found in the MetLife study, *Best-Case Strategies for a Flexible Retirement*, those who have put together a Best-Case Strategy have not necessarily had it easy. They have been tossed the same setbacks and unexpected scenarios as others. Many started with very little, and created their own financial success. As strategists, they have planned and adapted, arriving at retirement with the security and flexibility they need for what lies ahead.

So, what does it take to become a Best-Case Strategist? They want, like the rest of their peers, security in later life. Their strategies are designed to achieve a comfortable retirement. They have planned for a certain retirement lifestyle, and preemptively, for the unexpected events they might come across along the way.

Whether your hopes for retirement include travel, staying home and slowing down, volunteering and giving back, or luxuriating in passions such as gardening, sports or grandparenting, it is clear that there is no single way to achieving financial security in retirement. Here are some strategies to help you to start on your way to achieving a comfortable retirement and security in later life.

DEVELOP A SENSE OF SELF-RELIANCE — AN ACQUIRABLE TRAIT

You may or may not come from a background of hardship, or from a family of Depression-era parents, who took the opportunity to save for the future whenever they could. Although background matters to some degree, self-reliance is an acquirable trait. Once you start saving, you may discover that you love the empowering sense of security that it gives you.

THINK ABOUT THE FUTURE — ALL THE WAY TO THE END

If you look to the future with the end in mind, you will want to estimate your life expectancy and imagine the ways life will change as you age. You can use your parents' ages and health histories (and your own health histories and behaviors) as something to go by, but you may also want to think about the more difficult realities of aging: the associated risk of disability and related long-term care costs. Consider planning for this risk either by self-insuring for long-term care or by purchasing long-term care insurance.

ANTICIPATE OR EXPECT THE UNEXPECTED

Although you can't predict the future, you can protect your security in later life, by anticipating the unexpected. While it is smart to keep some money in liquid accounts to use in case of emergencies, "liquid" doesn't have to mean a low-interest savings account. There are a number of insurance, investment, and home-equity products that can give you access to cash and keep money working hard for you.

DESIGNATE A BUDGET COLUMN FOR TODAY AND FOR THE FUTURE

In the MetLife study, stories of saving and investing for the future stood out as the most common thing respondents would do differently — many would have started saving earlier, some would have saved or invested more, and others would have made better investment choices. If you didn't start as early as you would have liked, then start as soon as you can. When you think about your future needs, you'll want to make sure that the basics are taken care of, and anticipate the income you'll need to cover food, clothing, housing, health care, and transportation. Consider that while there is no magic number, 60% of your pre-retirement income before taxes is a good starting point.

SET AND LIVE BY PERSONAL FINANCIAL RULES

The financial rules that you may devise are important and they help you achieve your goals. Some people have household rules such as living without credit cards, or paying them off each month; saving a set percent of monthly income; and observing set ratios of car or mortgage payments to income. What personal financial rules do you live by or could you adopt?

STOP, SIT DOWN, AND FOCUS ON THE FUTURE — TALK ABOUT IT

Most people these days have very active, busy lives. Yet it is important to carve out time for planning, stopping to sit down, and concentrate on the future. Choose a place where you can talk — the kitchen table, or whatever works for you — and with whom, whether that be your spouse or partner, a savvy friend, or a financial advisor. Take the time to look at your options. This simple act of stopping to focus on the future even when overwhelmed with today's demands is essential to preparing for both the expected and the unexpected. You can start taking steps today to consider how you will manage day-to-day living expenses in retirement.

ENGAGE IN THE “WHAT IFS?”

If and when the unexpected happens (i.e., a loss of income; an unexpected need for significant additional dollars), be prepared to act. If you imagine your future from multiple angles, you will be able to develop a proactive response to different unexpected scenarios. For example, “What if I retire when I'm 58? What would that mean for me and my family, and what would I have to do?” Or, “What will we need if one of us becomes disabled?” Identify the main areas that could impact your plans (health care costs, long-term care costs, inadequate income to meet expenses, risks in investment returns). Make these contingencies part of your planning.

PUT THE PENCIL TO THE PAPER, OR CURSOR TO THE SCREEN; DO THE MATH — ALL OF IT

Doing the math requires putting the “What ifs?” on paper, setting a clear goal for retirement, and understanding its costs. Try to envision your life in retirement — where will you live? What will you do? What will bring you purpose and meaning? After considering your lifestyle in retirement, do a calculation to determine what you will need for monthly essentials. Then do a separate calculation for the extras or luxuries that you’d like. And don’t forget to plan for unexpected events. Doing the math can alter a plan. Importantly, doing the math is not a one-time thing. Resources and expenses change in both predictable and unpredictable ways, and the math has to account for that.

GATHER INFORMATION

More information makes for better choices. You may want to attend retirement or financial planning seminars in your community. You may find that they are offered through your employer, local banks, credit unions, or financial planners. You will want to engage in self-study as well. There is a wealth of information and planning tools on the Internet. (Use caution to identify the most reputable sites.) And, of course, there are many books and magazines devoted to the topic.

SEEK ADVICE

You may choose to use a financial planner as a guide, teacher, consultant, or facilitator. You may want to start with your own estimates. The way you seek and use the guidance of a financial planner is an individual matter. The key is to obtain the expertise and support that can give you more confidence in your retirement plans.

GET THE HOUSE IN ORDER – LITERALLY

Housing is a major life expense, and as you prepare for retirement, you may want to consider the value of strategically attending to your housing needs. Consider whether your home may need refurbishing or whether you’d like to have a retirement free from mortgage payments. Might you want to modify your home to correspond to anticipated declines in health and mobility? Some older adults prefer to live in a retirement complex. Your housing needs are part of retirement planning, whether you “age in place” or move in later life.

START AS SOON AS POSSIBLE

Although it is preferable to plan early in life, later in life planning is preferable to never having planned at all. So even if you feel that you have “overslept” it is not too late to get serious and begin to focus on a retirement date, retirement income, and expense decisions. Decide what’s important to you and start planning for it by taking the steps identified above.

The MetLife Mature Market Institute®

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