

Life Pivot Challenges

FINANCIAL CONCERN

- Insufficient Savings
- High Debt
- Inflation
- Rising Healthcare Costs

RETIREMENT PLANNING

- Lack of Knowledge
- Uncertainty about Income
- Investment Decisions
- State Pension Benefits

HEALTH AND WELLNESS

- Age-Related Health Issues
- Healthcare Access
- Long-term Care Expenses
- Maintaining a Healthy Lifestyle

EMOTIONAL AND PSYCHOLOGICAL

- Fear of Outliving Savings
- Loss of Identity or Purpose
- Loneliness and Social Isolation
- Mental Health Concerns

TRANSITION AND LIFESTYLE

- Adjusting to a New Routine
- Relocation Decisions
- Family and Relationship Changes
- Maintaining Social Connections