



Retirement by Design: Go-Go, Slow-Go, or No-Go—The Three Phases of Thriving Later Life

Retirement isn't a one-size-fits-all journey. Each of us embarks on a unique adventure, which is why your retirement plan should be as personal and dynamic as the life you've lived so far. Just like the life you've designed, retirement is something you create with thoughtful choices, evolving over time to reflect your goals, passions, and circumstances.

Age Is Just A Number

There's no set formula for how long you'll stay in each phase—or whether you'll experience all three. Just like any chapter of life, much of it depends on your desires and the unpredictable nature of health and well-being. But here's the great news: age is just a number, and these phases are fluid. You're not bound to follow a strict timeline.

Phases of Retirement

We've identified three exciting phases that many retirees will experience as they thrive through their later years: Go-Go, Slow-Go, and No-Go. These phases help illustrate how your retirement might flow, but remember—it's your story, and you get to choose the narrative.

The Go-Go Phase

Imagine Mary. At 70, she wasn't ready to slow down—in fact, her Go-Go years were just beginning. She took up hiking, joined a travel group, and launched a small consulting business from home. For Mary, retirement didn't mean 'stopping'; it meant shifting gears into activities that brought her joy and meaning.

The Go-Go phase reflects exactly that: staying active, pursuing passions, and embracing life with energy. Your retirement portfolio should support this vision, fueling the adventures that keep you thriving.

Key characteristics of the Go-Go Phase:

- **Physical and mental vitality:** You are still in good health and have the energy to actively pursue hobbies, travel, or even new professional ventures.
- **Social engagement:** Many in this phase participate in social clubs, volunteer, or spend more time with friends and family.
- **Financial flexibility:** Your retirement spending may be higher during this phase as you travel, dine out, or pursue new interests.
- **Lifestyle maintenance:** You may still live in your family home or make a choice to downsize for convenience, but your daily routines resemble those pre-retirement.

The Slow-Go Phase

John and Linda found that by their mid-80s, they were enjoying a quieter lifestyle—still rich with purpose, but with a gentler pace. They downsized their home, spent more time visiting local parks, and took up gardening.

The Slow-Go phase doesn't mean you're slowing down mentally or emotionally, but that you're savoring life in a new way. It's about the fruits of your labor, the fulfillment of planning ahead, and having the resources to live comfortably.

Key characteristics of the Slow-Go Phase:

- **Reduced activity:** You may be less physically active, favoring hobbies that require less energy but still bring joy—like gardening, reading, or short trips.
- **Slower pace:** While travel might still be part of your life, it's often closer to home and less frequent. You may prefer a more relaxed daily routine.
- **Shift in spending needs:** With fewer large expenditures on travel or dining, your retirement spending might decrease, focusing more on healthcare or home maintenance.
- **Downsizing lifestyle:** Many choose to move to smaller homes, retirement communities, or independent living facilities for added convenience and to reduce the responsibilities of home ownership.

The No-Go Phase

Tom's No-Go phase arrived quietly in his 90s, when his health required more attention. But with thoughtful planning, his needs for in-home care and medical support were met without financial strain. Even during this stage, Tom continued to enjoy visits from family and reflect on a life well-lived.

Your No-Go phase, whenever it arrives, can still be a time of peace, reflection, and connection—especially with the right support and resources in place.

Key characteristics of the No-Go Phase:

- **Increased reliance on care:** Health concerns may limit your independence, and you might require assistance with daily activities, either from family or professional caregivers.
- **Home-based or assisted living:** This phase might involve transitioning to in-home care, assisted living, or long-term care facilities depending on your needs.
- **Higher healthcare costs:** A significant portion of your spending in this phase will go toward healthcare and potentially long-term care services.
- **Focus on legacy and family:** With fewer physical demands, this phase often centers on reflecting on life's journey, strengthening family bonds, and ensuring your legacy and estate planning are in place.

Planning for Your Journey

Your retirement plan is a living blueprint that adapts to your life's ebb and flow. Wherever you are in your journey—whether you're just stepping into Go-Go or re-imagining your vision in Slow-Go—it's never too late to design your best life. At Life By Design Investment Advisory Services, we're here to help you navigate these phases with thoughtful planning and personalized support.

Ready to take the next step? Let's sit down and discuss how to make your retirement even more vibrant and fulfilling, no matter which phase you're in or what lies ahead. Contact us today to start building your Retirement by Design.

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