

Preparing for *better*

A guide to helping you thrive in retirement

Do you want to live both longer *and* better? Longevity is reshaping what it takes to prepare for a retirement that could last decades. Living longer and better depend on more than being healthy and financially secure. It's also about where you live, how you spend your time, your relationships, and whether your home and routines give you a sense of purpose and independence.



Table of contents

- 2 Eight areas to prepare for a longer, better, and healthier retirement
- 3 Your health
- 4 Your finances
- 5 Your daily activities
- 6 Your social connection
- 7 Your care
- 8 Your home
- 9 Your community
- 10 Your life transitions

[Visit our longevity hub](#)



Eight areas to prepare for a longer, *better*, and healthier retirement

So how can you get ready? Manulife John Hancock partnered with the MIT AgeLab to research what goes into thriving in your later years. We learned that it comes down to being prepared in eight areas of your life.

Planning for retirement is a journey that expands as you get older. Depending on what stage of life you’re at, you may need to focus on some of these areas more than others. But remember, it’s never too early to start creating a holistic plan for living well as you get older.

You can use this guide for tips to help you prepare for a better retirement.



Early career
(ages 18–40)

Mid career
(ages 41–55)

Preparing for retirement
(ages 56–70)

Retired
(ages 71 and over)

Build a strong foundation

Expand your focus

Plan for broader needs

Look closely at your plan

Areas to focus on

- Health
- Finance

Areas to focus on

- Health
- Finance
- Daily activities
- Social connection

Areas to focus on

- Health
- Finance
- Daily activities
- Social connection
- Care
- Home
- Community
- Life transitions

Areas to focus on

- Health
- Finance
- Daily activities
- Social connection
- Care
- Home
- Community
- Life transitions



Health tips to help you thrive in retirement

- **Prioritize health**—Think of your health as a valuable resource. It's a major factor in both how long and how well you live. Imagine how your physical, mental, and cognitive health may change over time. Set health goals and make a long-term plan.
- **Craft a wellness plan**—Your daily habits and routines matter. Find ways to deal with stress such as meditation or relaxation exercises. Talk to a therapist—don't be shy in asking for help. Develop coping strategies for life's ups and downs. Keep your social connections strong.
- **Embrace prevention**—Stay on top of your game with regular check-ups, vaccinations, and screenings. Find healthcare providers you trust and make routine appointments a priority. Stay active with exercise, eat a healthy diet, and get enough sleep.
- **Keep your mind buzzing**—Get involved in activities that challenge your brain such as learning new skills or taking classes. Dive into activities that make you happy and keep you socially connected.



Resources

- [My Learning Center information](#)
- [Managing stress when you're close to retirement](#)
- [5 tips to help you stay motivated to exercise](#)
- [Exercise and physical activity for older adults](#)

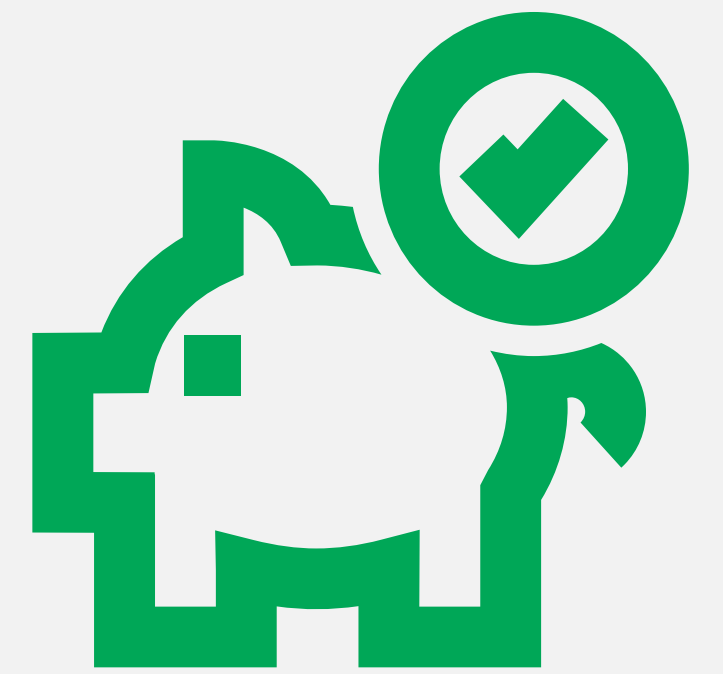


2—your *finances*

Being financially stable when you're older starts with managing your money wisely when you're young. It's about knowing what resources you have, making smart decisions, and getting professional advice when you need it.

Finance tips to help you thrive in retirement

- **Partner with a pro**—Consider getting help from a financial professional who can guide you on your financial journey and help you reach your goals. Regular check-ins can keep your plans on track as your life and plans change.
- **Budget for your dreams**—Think about the lifestyle you want to have when you retire. Start by looking at your debt, assets, and investments. Remember to plan for any surprises or changes in your lifestyle.
- **Master money matters**—It's easier to make good financial decisions when you understand how money works. Learn the basics to help you budget, set goals, and invest wisely. Try taking a financial literacy quiz to see what you know, then use the tools and resources your retirement plan offers to learn more.



Resources

- [What to know about Social Security benefits](#)
- [Strategies to repay debt in your 50s](#)
- [Retirement savings basics](#)
- [Retirement planner](#)
- [Webinars to improve financial well-being](#)
- [Big 3 financial literacy quiz](#)
- [Life expectancy calculator](#)



3—your *daily activities*

Enjoying retirement is all about making each and every day count so you can feel happy and have a sense of purpose in your days. It’s about balancing the things you need to do with the activities you love and find rewarding.

Daily activity tips to help you thrive in retirement

- **Plot your path**—Create simple schedules for your days, weeks, and months that mix fun hobbies or travel along with regular tasks that keep your life running smoothly. Imagine what your everyday life will look like when you’re retired. Consider volunteering, a business venture, or a new career—the sky’s the limit to what you find engaging or rewarding.
- **Pursue your passion**—Now’s the perfect time to explore interests that may just become lifelong passions. Check out what your community offers. You may find something you love that lets you connect with others and feel fulfilled.
- **Shake up your routine**—Try adding new activities now that aren’t tied to work such as walking in your neighborhood or having lunch with a friend. Aim for a lifestyle that balances taking care of yourself, staying active, and finding joy.



Resources

- [Building a better you over 50](#)
- [Five steps to help you achieve retirement balance](#)
- [Personalize your retirement planning](#)



4—your *social* connection

Your relationships with family, friends, co-workers, and people in your community are vital to your well-being. Having a strong social network can positively affect both your physical and mental health.

Social connection tips to help you thrive in retirement

- **Invest in relationships**—Make socializing a top priority. Start working on building and keeping your connections now—they'll be incredibly valuable and meaningful later on.
- **Assess relationships**—Think about your family members, friends, and colleagues. Decide who you can trust and count on, especially during tough times, and who you enjoying spending time with for fun. Consider work or social friendships that you want to continue when you retire.
- **Stay connected**—Make a conscious effort to keep in touch with your friends and family. A quick call or message can make all the difference. Tap into technology to keep your ties tight, especially with people who live far away.
- **Branch out**—Develop relationships beyond your immediate family. Join groups and organizations that match your interests and values. New activities can be fun and broaden your social network.



Resources

- [Participating in activities you enjoy as you age](#)
- [Why women need a retirement plan](#)



5—your *care*

Needing care and taking care of a loved one are natural parts of life. Thinking ahead can make the transition easier. It's about having conversations with your family, understanding the costs, and making your end-of-life plans.

Care tips to help you thrive in retirement

- **Open the dialogue**—Imagine your short- and long-term care needs. Family members often help older people stay at home. Share your preferences and expectations through open and heartfelt conversations while exploring options together.
- **Crunch the numbers**—Care can be expensive, so it's wise to research the costs now. Think about how you plan to pay for care and remember that your caregiver will likely cover some expenses. Check your insurance to see if you qualify for Medicare, Medicaid, or other benefits. A trusted financial professional can be a great resource.
- **Draft your directives**—Preparing your end-of-life plan before it's needed can give you and your family peace of mind. Set up your advanced care directives, including power of attorney and living will. Clearly state your wishes and let a trusted loved one know where to find these important documents.



Resources

- [Paying for long-term care](#)
- [Caregiving toolkit](#)
- [Advance care planning guide](#)



6—your *home*

Most people want to stay in their homes for as long as possible. But making that happen means setting up your home to keep you safe, comfortable, and independent as your needs change.

Home tips to help you thrive in retirement

- **Assess your space**—Modify your home to make it safe and physically accessible. Adding features such as grab bars, shower seats, and entryway ramps can help keep you safe, increase your mobility, and reduce fall risks.
- **Be tech savvy**—Use high-speed internet to easily stay connected and access both community services and healthcare providers. Research smart home technology tools that can monitor your health, call help in an emergency, keep your home secure, and automate tasks to ease the strains of daily living.
- **Improve function**—Design your home to be your happy, comforting retreat.
- **Get in top shape**—Keep up with maintenance and take proactive steps to prevent larger issues from arising. Regular inspections can help keep your home clean, safe, and free from hazards. Put together a list of trusted providers for plumbing, electrical, landscaping, and maintenance.
- **Explore resources**—Find local aging in place specialists and geriatric care managers. They can help you navigate making your home the perfect place to age comfortably.



Resources

- [Pros and cons of downsizing](#)
- [Home safety checklist](#)
- [HomeFit Guide](#)
- [Healthy homes maintenance checklist](#)



7—*your community*

Where you live greatly affects your daily experiences, health, life expectancy, social connections, and quality of life. Your neighborhood shapes what activities and services are available, the people who you can easily see, and your options for getting around.



Community tips to help you thrive in retirement

- **Check out your zip code**—Research a community’s cost of living, accessibility, resources, and tax rates, which can affect your financial security and quality of life. Consider relocating before you need help if your current community can’t support your long-term needs.
- **Evaluate social opportunities**—Look for a community that fits your preferences and offers amenities to keep you physically and emotionally healthy. Neighborhoods with lots of activities promote socializing and can help combat loneliness and depression.
- **Prioritize services**—Explore available services you may need now or in the future.
- **Look around**—Your physical environment plays a big role in your well-being. Consider factors such as air quality, noise levels, and pollution. Well-designed public spaces, parks, and recreational facilities can contribute to better health outcomes. Evaluate the risk of natural disasters, which can affect your cost of living, exposure to harm, and access to essential services.

Consider how you can get around if you don’t drive. Evaluate healthcare access and identify barriers such as provider shortages or long wait times. High-speed internet allows you to stay connected with family and friends, access telemedicine, and use your devices for leisure activities such as reading or shopping.

Resources

- [Four reasons to delay retirement past age 65](#)
- [AARP Livability Index](#)
- [What’s hospice?](#)



8—your life *transitions*

As you age, life changes in big ways—retirement, relocation, caregiving, and legacy planning. Transitions may be hard and unsettling but can also improve your life. How you adjust affects your quality of life and satisfaction with your relationships and community.

Life transition tips to help you thrive in retirement

- **Take care of your finances**—Having your finances in order can help you track spending, stick to a budget, and make your savings last. Consider talking to a financial professional and create a detailed plan to guide you through major transitions.
- **Stay curious and informed**—Seek out reliable, expert information on your health, living situation, finances, and legal rights so you can make informed decisions. Or, you may miss something important that you don't realize you need to know. Keep involved with healthcare decisions, ask questions, and choose treatments that align with your goals. Reach out to social workers for emotional, social, and other support.
- **Connect socially**—Never underestimate the power of relationships. Spend time with the people who matter to you. Share your thoughts and feelings, focus on the good in your relationships, and let your loved ones know how much you appreciate them.
- **Embrace your inner strength**—A strong sense of self is your superpower as you age. Making decisions about your life, both big and small, can keep you independent and living on your terms. Know your limits and say no to things that don't align with your values or priorities. Clearly express your needs, desires, and boundaries to ensure your autonomy is respected.



Resources

- [What if you live to 110?](#)
- [10 smart financial moves to stay on budget](#)



The Longevity Preparedness Index was developed in collaboration with MIT AgeLab and funded by John Hancock Life Insurance Company (U.S.A.). While financial support was provided for the research, it did not influence the findings, methodology, or conclusions.

The content of this document is for general information only and is believed to be accurate and reliable as of the posting date, but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice (unless otherwise indicated). Please consult your own independent advisor as to any investment, tax, or legal statements made.

Manulife John Hancock is not affiliated with the Massachusetts of Institute (MIT) AgeLab, and neither is responsible for the liabilities of the other.

John Hancock Retirement Plan Services LLC provides administrative and/or recordkeeping services to sponsors or administrators of retirement plans through an open-architecture platform. John Hancock Trust Company LLC, a New Hampshire non-depository trust company, provides trust and custodial services to such plans, offers an Individual Retirement Accounts product, and maintains specific Collective Investment Trusts. Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in NY), and John Hancock Life Insurance Company of New York, Valhalla, NY. Product features and availability may differ by state. All entities do business under certain instances using the John Hancock brand name. Each entity makes available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, each entity does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. Securities are offered through John Hancock Distributors LLC, member FINRA, SIPC.

Manulife, Manulife Retirement, Stylized M Design, and Manulife Retirement & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and John Hancock and the Stylized John Hancock Design are trademarks of John Hancock Life Insurance Company (U.S.A.). Each are used by it and by its affiliates under license, including John Hancock Life Insurance Company of New York.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

© 2025 Manulife John Hancock. All rights reserved.

