

# Retirement Happiness Survey

## Result Details

| Question   | Answers           | Skips                     |
|--|-------------------|---------------------------|
| <b>18</b> What wisdom would you pass on to a younger person about the retirement journey? What is the secret sauce?            | <b>295</b><br>73% | <b>110</b><br>27%         |
| 230,462,618 MONEY MONEY....and having HOBBIES  |                   | Today, 1:21AM             |
| 230,461,552 JUST DO IT!  |                   | Yesterday, 11:22PM        |
| 230,457,695 save money   |                   | Yesterday, 5:56PM         |
| 230,457,501 Save more ahead of time and hope you if you invest the market will be positive                                     |                   | Yesterday, 5:38PM         |
| 230,457,019 save and plan early  |                   | Yesterday, 5:17PM         |
| 230,456,930 Work with a goid financial planner when you hit 50   |                   | Yesterday, 5:09PM         |
| 230,456,901 save, save, save   |                   | Yesterday, 5:04PM         |
| 230,456,734 Work stay healthy,marry we'll get financial security.  |                   | Yesterday, 4:56PM         |
| 230,455,911 Start planning early   |                   | Yesterday, 4:08PM         |
| 230,455,043 Retire as soon as you can. You never know what kind of health you will have at 70, or even if you will live to 70. |                   | Yesterday, 3:13PM         |
| 230,455,041 Retire as soon as you can. You never know what kind of health you will have at 70, or even if you will live to 70. |                   | Yesterday, 3:13PM         |
| 230,454,612 Invest wisely, plan ahead!   |                   | Yesterday, 2:57PM         |
| 230,454,333 Make sure u save and put into Soc sev  |                   | Yesterday, 2:54PM         |
| 230,452,980 pay yourself first   |                   | Yesterday, 2:06PM         |
| 230,452,481 Family and friends and other interests other than work   |                   | Yesterday, 1:39PM         |
| 230,434,306 Consistently re-evaluate how and where you want to retire given your health and financial capabilities             |                   | Wednesday, Jan 8th 9:17PM |
| 230,393,622 Do much research about where you want to live.   |                   | Tuesday, Jan 7th 12:31PM  |
| 230,392,541 See above!   |                   | Tuesday, Jan 7th 11:40AM  |
| 230,392,345 Keep Smiling!!   |                   | Tuesday, Jan 7th 11:30AM  |
| 230,388,305 Save and invest and praise God.  |                   | Tuesday, Jan 7th 8:44AM   |
| 230,385,548 Be open to the possibilities.  |                   | Tuesday, Jan 7th 6:25AM   |
| 230,385,235 Have a plan.   |                   | Tuesday, Jan 7th 6:04AM   |

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| 230,379,548 | Planning what you want your life to be like after you retire.   | Monday, Jan 6th<br>10:27PM |
| 230,377,206 | Start retirement financial planning as early as possible  | Monday, Jan 6th<br>6:28PM  |
| 230,373,583 | Be financially secure and NEVER depend on pension promises that you worked all your life to obtain.   | Monday, Jan 6th<br>3:10PM  |
| 230,373,023 | Live to reach it!!  | Monday, Jan 6th<br>2:50PM  |
| 230,369,116 | Just do it!   | Monday, Jan 6th<br>12:33PM |
| 230,366,008 | Save and then save some more.   | Monday, Jan 6th<br>10:41AM |
| 230,365,554 | Purpose and adequate finances   | Monday, Jan 6th<br>10:22AM |
| 230,365,315 | Be ready with interests to pursue after retirement.   | Monday, Jan 6th<br>10:14AM |
| 230,365,247 | live within your means, don't keep up with the Jones's and think about tomorrow.  | Monday, Jan 6th<br>9:59AM  |
| 230,363,633 | Save money until it hurts...  | Monday, Jan 6th<br>9:15AM  |
| 230,362,684 | Plan well   | Monday, Jan 6th<br>8:46AM  |
| 230,362,592 | save and retire early   | Monday, Jan 6th<br>8:41AM  |
| 230,362,197 | Save, stay debt free  | Monday, Jan 6th<br>8:27AM  |
| 230,361,894 | Unknown; many regrets. Have to realize that you only get to live each day once, no do overs. Carpe diem   | Monday, Jan 6th<br>8:18AM  |
| 230,361,377 | .   | Monday, Jan 6th<br>7:48AM  |
| 230,361,233 | Save money live frugally pay off debts before retirement  | Monday, Jan 6th<br>7:56AM  |
| 230,361,083 | Know what is negotiable and non negotiable!   | Monday, Jan 6th<br>7:50AM  |
| 230,360,975 | Find your pwn path to joy. Too many people want to "help" you be happy  | Monday, Jan 6th<br>7:55AM  |
| 230,360,788 | Enjoy each day  | Monday, Jan 6th<br>7:48AM  |
| 230,359,889 | Plan and accept life , be responsible and leave the blame game behind   | Monday, Jan 6th<br>7:17AM  |
| 230,359,811 | Plan early  | Monday, Jan 6th<br>7:17AM  |
| 230,359,794 | Plan for the future, imagine the life you want in retirement and invest aggressively  | Monday, Jan 6th<br>7:11AM  |
| 230,359,227 | Complete something rewarding everyday, regardless of how small.   | Monday, Jan 6th<br>6:57AM  |
| 230,358,922 | Save, save, save!! Know yourself and what makes you flourish. Retirement is different for everyone and don't be misled by "group think!"  | Monday, Jan 6th<br>6:30AM  |
| 230,358,730 | Quietly tolerating supervisors who haven't got a clue, or any semblance of a game plan. As they say, "Keep your eyes on the prize," and save, save, save!" Retirement is well worth waiting for (the ultimate gold medal at the end of a marathon). | Monday, Jan 6th<br>6:21AM  |

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| 230,358,717 | If you have an impatient, Type A personality, maybe you shouldn't retire until you really have to 2) Of course try to figure out if you'll have enough money to retire comfortably long-term (Thank you for developing this great survey! So intelligent AND so user-friendly! Just like our daily e-mails! Happy New Year, Retirement.com!)  | Monday, Jan 6th<br>6:14AM  |
| 230,352,139 | Try to find a mate with whom you can share similar (but not necessarily identical) interests.   | Sunday, Jan 5th<br>9:32PM  |
| 230,351,660 | Plan well. Find the love of your life, get married (and STAY married). Don't forget to have kids--they will be your best friends when you get older (and your grandkids will be your greatest joy). Work together with your spouse towards your financial and retirement goals. Stay out of unnecessary debt; you don't really need most of what you think you do. Start healthy habits while you're young (eating right, exercising, etc.) so you'll have a chance at decent health when you're old. | Sunday, Jan 5th<br>8:28PM  |
| 230,349,941 | I know this isn't always possible but strive to be positive, to enjoy whatever it is you have in your life. Be sure to nurture your friendship circle in addition to staying active with family. Look for ways that help you remain independent and, therefore, not be a "burden" on family members. Have a glass of wine and good food every day!  | Sunday, Jan 5th<br>6:39PM  |
| 230,349,675 | Save, invest, save!   | Sunday, Jan 5th<br>6:25PM  |
| 230,348,462 | I believe this can be attributed to Jan Cullinane - Answer these three questions - Do you have enough? Have you had enough? Will you have enough to do? When your answer to all three is YES, you can retire. Keep those questions in mind when planning for retirement.  | Sunday, Jan 5th<br>4:36PM  |
| 230,348,365 | Enjoy the passage of time!  | Sunday, Jan 5th<br>4:47PM  |
| 230,348,029 | Healthy relationships, maintain health, avoid extremes, financial security, find things you enjoy doing and then so them.   | Sunday, Jan 5th<br>4:22PM  |
| 230,346,324 | Have a personal relationship with God. I praise and thank him all day for my many blessings. blessings.   | Sunday, Jan 5th<br>2:23PM  |
| 230,345,755 | Choose a career that you will like and research its potential to pay well. Purchase what you have the money to buy without getting a monthly interest charge. Even if it is small, begin saving early. Have the money deducted from your paycheck so that you don't miss it as much. Control your spending. Life will be much easier when you retire. Exercise and try to have a healthy lifestyle.   | Sunday, Jan 5th<br>1:35PM  |
| 230,344,829 | Develop hobbies / activities you enjoy  | Sunday, Jan 5th<br>12:31PM |
| 230,344,721 | Plan, plan, plan.   | Sunday, Jan 5th<br>12:23PM |
| 230,343,977 | My husband made sure we would have enough money to live the way we wanted to. That is very freeing. We go out to dinner as much as we want, live comfortably. That takes a lot of stress out of life.   | Sunday, Jan 5th<br>11:18AM |
| 230,343,670 | plan for it early and save  | Sunday, Jan 5th<br>10:47AM |
| 230,343,489 | First off save save save. That means delaying some desires for the greater good financially. Live bow your means and finally have a plan and monitor it. Give back to others including your family, even if it is just your time and skill.   | Sunday, Jan 5th<br>10:29AM |
| 230,343,258 | Have some things you want to do in retirement and plan for those.   | Sunday, Jan 5th<br>10:09AM |
| 230,343,250 | Make up your mind to enjoy life. Nothing is perfect but don't complain or live in the past.   | Sunday, Jan 5th<br>9:58AM  |
| 230,342,609 | Make the most of the Journey. You are on a "One Way" Road!!   | Sunday, Jan 5th<br>9:13AM  |
| 230,342,483 | Saving early and wisely. Retiring where it will be relatively easy to make friends.   | Sunday, Jan 5th<br>8:59AM  |
| 230,342,239 | It's multi- faceted, good income, good health,attitude to daily living is extremely important   | Sunday, Jan 5th<br>8:46AM  |

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| 230,342,233 | Start planning/saving for retirement ASAP and work on a happy home life.   | Sunday, Jan 5th<br>8:41AM    |
| 230,341,575 | Cash and health to do the things you planned to do. Someone that share the same vision or not being afraid to go it alone.   | Sunday, Jan 5th<br>7:48AM    |
| 230,341,556 | Save as much money as you can as early as you can. I chose an early retirement and it was the best decision I have ever made. For other people, working may still be something they want to do, which is fine. The difference is that when you reach the point of financial independence, you have the freedom to choose and it is very empowering. Check out the FIRE movement. | Sunday, Jan 5th<br>7:33AM    |
| 230,341,170 | Happiness & acceptance starts -- and ends -- with your own planning (financial & otherwise), decisions & mindset. Expect life to throw curveballs to keep it interesting though.   | Sunday, Jan 5th<br>6:53AM    |
| 230,340,866 | Live below your means and save some money, walk a lot, eat lots of veggies, talk to God, take vitamin D, try something new, deal with whatever and dont whine.   | Sunday, Jan 5th<br>6:29AM    |
| 230,337,030 | Plan and execute early.  | Saturday, Jan 4th<br>10:11PM |
| 230,335,573 | Start saving as soon as you can!!! And pay off your credit card(s) monthly. Eliminate debt.  | Saturday, Jan 4th<br>6:12PM  |
| 230,335,278 | Save   | Saturday, Jan 4th<br>2:02PM  |
| 230,333,793 | Save for your retirement but work as long as possible but always balance work and pleasure.  | Saturday, Jan 4th<br>3:19PM  |
| 230,332,537 | Prepare financially, retire early, take SS late.   | Saturday, Jan 4th<br>1:08PM  |
| 230,332,466 | Start retirement planning early. Live a healthy lifestyle, develop interests that you are passionate about.  | Saturday, Jan 4th<br>12:58PM |
| 230,332,328 | Start retirement fund saving at 20   | Saturday, Jan 4th<br>12:47PM |
| 230,332,050 | Start saving early   | Saturday, Jan 4th<br>12:23PM |
| 230,331,503 | Work as long as possible   | Saturday, Jan 4th<br>11:41AM |
| 230,331,489 | Start saving money from the first paycheck you receive and continue your entire working life. Save till it hurts. Put as many pay raises into 401K that you can. Determine what are wants and what are needs. Have some fun along the way. Life is short.  | Saturday, Jan 4th<br>11:17AM |
| 230,331,064 | Save for retirement  | Saturday, Jan 4th<br>11:05AM |
| 230,330,451 | Work at it & Enjoy the Ride. Say WOW!! What a Ride along the way!  | Saturday, Jan 4th<br>9:51AM  |
| 230,330,029 | Treat your savings as a monthly bill.  | Saturday, Jan 4th<br>8:35AM  |
| 230,329,877 | Research as much as possible before retiring   | Saturday, Jan 4th<br>8:50AM  |
| 230,329,841 | Save your money  | Saturday, Jan 4th<br>8:59AM  |
| 230,329,808 | try to enjoy every minute you have with your spouse, together you are whole, complete ,One day they will be gone and then you are empty ,and only half alive   | Saturday, Jan 4th<br>8:40AM  |
| 230,329,758 | Planning - financial and location/lifestyle especially.  | Saturday, Jan 4th<br>8:40AM  |
| 230,329,327 | Remember God, stay connected, do things, be active   | Saturday, Jan 4th<br>7:43AM  |

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| 230,329,324 | Get out there and change your lifestyle. Meet new people, do new things and consider it a new adventure.  | Saturday, Jan 4th<br>7:52AM |
| 230,329,102 | Being comfortable with your own self and by yourself  | Saturday, Jan 4th<br>7:24AM |
| 230,329,050 | Prepare early, although you don't have to retire early. Be a good Boy (Girl) Scout..be prepared!  | Saturday, Jan 4th<br>7:16AM |
| 230,328,642 | Do homework about where you want to live ... rent before you buy ... save, save, save   | Saturday, Jan 4th<br>6:23AM |
| 230,326,571 | Focus on a healthy lifestyle.   | Saturday, Jan 4th<br>1:31AM |
| 230,326,005 | Realize that retirement is just another phase of life, with both ups and downs. Don't wait to start saving or planning for finances during retirement until you near retirement age.  | Friday, Jan 3rd<br>11:43PM  |
| 230,325,667 | Have a plan and start saving as soon as possible!   | Friday, Jan 3rd<br>10:34PM  |
| 230,325,498 | Save your money and invest it   | Friday, Jan 3rd<br>10:18PM  |
| 230,325,413 | Keep working!   | Friday, Jan 3rd<br>10:06PM  |
| 230,324,849 | Be you, follow your passion, even if work/career sometimes makes it difficult to fully enjoy your passion. When you look on the rearview mirror of retirement...don't have any regrets.   | Friday, Jan 3rd<br>8:33PM   |
| 230,324,291 | Do what you want to do. Don't be influenced by others.  | Friday, Jan 3rd<br>7:25PM   |
| 230,323,394 | Plan your finances, then choose activities and people you enjoy.  | Friday, Jan 3rd<br>5:48PM   |
| 230,322,446 | Start saving the max at an early age and invest aggressively  | Friday, Jan 3rd<br>4:36PM   |
| 230,321,619 | Save money.   | Friday, Jan 3rd<br>3:43PM   |
| 230,320,979 | Retire as young as you can if outdoor activities are important to you.  | Friday, Jan 3rd<br>2:53PM   |
| 230,320,341 | Plan, plan, plan for retirement at an early age!  | Friday, Jan 3rd<br>2:11PM   |
| 230,320,217 | Stay true to your own ideas.  | Friday, Jan 3rd<br>2:03PM   |
| 230,319,900 | PLAN. It's later than you think.  | Friday, Jan 3rd<br>1:45PM   |
| 230,319,711 | Make sure you are financially secure so money is not something you need to worry about. Keep busy!  | Friday, Jan 3rd<br>1:30PM   |
| 230,319,235 | Make sure you save some money. It's more expensive to be old, especially if/when you need assisted living.  | Friday, Jan 3rd<br>1:06PM   |
| 230,319,114 | 1. You can live on less than you are worried about if you watch your spending 2. Don't quit your job if you really love it that much 3. Do not neglect your health/stay active physically 4. Get rid of all your debt before you retire and try to keep it that way 5. You can live happy in a lot smaller house than you probably think you can 6. Plan and discuss and plan some more | Friday, Jan 3rd<br>12:47PM  |
| 230,319,019 | The removal of stress due to good pre-retirement planning, financial and life style are immeasurable. Know yourself and your partner if you have one, and what you each require for contentment and how to meet that goal.  | Friday, Jan 3rd<br>12:44PM  |
| 230,318,645 | Start saving as much as you can as early as you can. Find a financial advisor you can trust.  | Friday, Jan 3rd<br>12:25PM  |

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| 230,317,433 | Why wait? If you've prepared, take the plunge and ENJOY!   | Friday, Jan 3rd<br>11:10AM   |
| 230,317,424 | Why wait? f you've prepared, take the plunge and ENJOY!  | Friday, Jan 3rd<br>11:10AM   |
| 230,317,423 | Why wait? f you've prepared, take the plunge and ENJOY!  | Friday, Jan 3rd<br>11:10AM   |
| 230,317,246 | not to be influenced by others   | Friday, Jan 3rd<br>10:51AM   |
| 230,316,873 | Save and anticipate the unexpected   | Friday, Jan 3rd<br>10:38AM   |
| 230,316,867 | Work for different companies in different states. Get a feel for all of the US.  | Friday, Jan 3rd<br>10:36AM   |
| 230,315,672 | Not sure, since I have never retired before.   | Friday, Jan 3rd<br>9:33AM    |
| 230,315,341 | avance planning on where you want to live and what activities are important to you   | Friday, Jan 3rd<br>9:19AM    |
| 230,315,199 | Definitely keep busy and find things you do that help better others' lives.  | Friday, Jan 3rd<br>9:06AM    |
| 230,313,613 | Pay yourself first! Every pay raise you receive at work, pay yourself accordingly.   | Friday, Jan 3rd<br>7:45AM    |
| 230,313,219 | Retirement is a false concept usually only associated with making money. But as long as your mind & body are healthy, you don't need to retire from society or some 55+ community. | Friday, Jan 3rd<br>7:23AM    |
| 230,313,018 | Save - Makes life enjoyable  | Friday, Jan 3rd<br>6:54AM    |
| 230,312,715 | Good financial management/ retirement planning.  | Friday, Jan 3rd<br>6:49AM    |
| 230,311,543 | preplanning  | Friday, Jan 3rd<br>5:23AM    |
| 230,309,651 | Look for the positive in everything  | Friday, Jan 3rd<br>2:28AM    |
| 230,308,611 | Save a lot of money, retire asap, plan how you will spend your time  | Friday, Jan 3rd<br>12:15AM   |
| 230,308,543 | Plan, then plan some more. Focus upon what you are going towards, not where you have been  | Friday, Jan 3rd<br>12:07AM   |
| 230,308,471 | Start saving early and stay consistent   | Friday, Jan 3rd<br>12:02AM   |
| 230,308,469 | Start saving early and stay consistent   | Thursday, Jan 2nd<br>11:56PM |
| 230,308,450 | Save and invest so that you can do the things you enjoy in retirement.   | Thursday, Jan 2nd<br>11:50PM |
| 230,308,088 | Don't retire until you are ready   | Thursday, Jan 2nd<br>11:15PM |
| 230,307,864 | keeping significant other happy  | Thursday, Jan 2nd<br>10:46PM |
| 230,307,686 | Retire if able when you are young and healthy. Enjoy the freedom when you have mobility.   | Thursday, Jan 2nd<br>10:26PM |
| 230,307,621 | save money as soon as you can, save save invest  | Thursday, Jan 2nd<br>10:15PM |
| 230,306,552 | Take care of your debt   | Thursday, Jan 2nd<br>9:43PM  |
| 230,306,542 | Reduce your focus and concerns to 2 . .adequare finances and staying healthy   | Thursday, Jan 2nd<br>9:27PM  |

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| 230,306,537 | Reduce your focus and concerns to 2 . .adequare finances and staying healthy  | Thursday, Jan 2nd<br>9:27PM |
| 230,305,897 | Save money and live below your means  | Thursday, Jan 2nd<br>9:18PM |
| 230,305,809 | Plan ahead, investigate options and retire as early as you're able.   | Thursday, Jan 2nd<br>9:05PM |
| 230,305,294 | Shared activities, hobbies, and travel interests with spouse. Give and take   | Thursday, Jan 2nd<br>8:21PM |
| 230,305,156 | eat pizza   | Thursday, Jan 2nd<br>8:14PM |
| 230,305,132 | Prepare, prepare and prepare with savings, knowing what you want to do and the people you want to do it with.   | Thursday, Jan 2nd<br>8:07PM |
| 230,304,996 | Have purpose.   | Thursday, Jan 2nd<br>8:03PM |
| 230,304,938 | Plan ahead, research retirement location  | Thursday, Jan 2nd<br>7:58PM |
| 230,304,904 | Remember not everyone can have the freedom you will have.   | Thursday, Jan 2nd<br>7:59PM |
| 230,304,896 | Live below your means (you don't need a new car each year or the largest house in the neighborhood). Ensure you are financially secure for a long retirement. Take pleasure in simple (and free) things. For example, getting together with friends, walking the dog, reading, gardening                          | Thursday, Jan 2nd<br>7:35PM |
| 230,304,733 | Save early and be consistent with that.   | Thursday, Jan 2nd<br>7:39PM |
| 230,304,708 | Invest early, keep a job with retirement benefits and pay off your house.   | Thursday, Jan 2nd<br>7:36PM |
| 230,304,595 | Plan plan plan  | Thursday, Jan 2nd<br>7:28PM |
| 230,304,543 | pick a spouse with the same retirement goals  | Thursday, Jan 2nd<br>7:24PM |
| 230,304,423 | Enjoy today as tomorrow is not guaranteed. Getting old stinks.  | Thursday, Jan 2nd<br>7:06PM |
| 230,304,395 | Have social contacts other than work environment and hobbies you love before leaving work.  | Thursday, Jan 2nd<br>7:01PM |
| 230,304,214 | Don't make work your life.  | Thursday, Jan 2nd<br>6:45PM |
| 230,304,143 | 1. Save enough money . 2. retire in your mid sixties or earlier while you can still do things . 3. Have hobbies and interests that make you happy and plan to keep doing them 4. have a few social friends and treasure your family. My greatest blessing? the ability to enjoy doing nothing. I am never bored.  | Thursday, Jan 2nd<br>6:27PM |
| 230,303,995 | Secret Sauce is start saving very early and be diligent about it. Make sure, if you relocate in retirement that you both agree on where to live. Retirement is twice as much Husband on half as much money!   | Thursday, Jan 2nd<br>6:13PM |
| 230,303,897 | Plan, plan, plan  | Thursday, Jan 2nd<br>6:07PM |
| 230,303,729 | As long as you like your job, stay at it.   | Thursday, Jan 2nd<br>5:57PM |
| 230,303,589 | start planning a couple of years before you actually retire   | Thursday, Jan 2nd<br>5:44PM |
| 230,303,449 | Know what you want as an individual and as a couple before retiring. While we both thought we would move in retirement, things didn't turn out that way and now my husband says, "That ship has sailed". I don't have a lot of friends and feel as though I'm just biding my time until I go into a nursing home. | Thursday, Jan 2nd<br>5:32PM |

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| 230,303,433 | Dont be isolated.   | Thursday, Jan 2nd<br>5:32PM |
| 230,303,375 | Save and hoard money for retirement. Get professional skills, which will always be needed.  | Thursday, Jan 2nd<br>5:22PM |
| 230,303,339 | Plan well   | Thursday, Jan 2nd<br>5:26PM |
| 230,303,299 | Avoid hoa   | Thursday, Jan 2nd<br>5:27PM |
| 230,303,295 | Avoid hoa   | Thursday, Jan 2nd<br>5:19PM |
| 230,303,267 | Save money, don't make unthoughtful quick hasty decisions about where to live, don't chase your adult children, honor your younger self who said 'when I'm retired I'm going to do....' and then do it. Your early retirement years are going to be the most healthy years. | Thursday, Jan 2nd<br>5:09PM |
| 230,303,214 | Preapration   | Thursday, Jan 2nd<br>5:14PM |
| 230,303,190 | The secret sauce is planning healthy daily activities which include social interaction with others. Also activities to remain active in your faith.   | Thursday, Jan 2nd<br>5:13PM |
| 230,303,019 | save enough money for travel and medical care   | Thursday, Jan 2nd<br>4:59PM |
| 230,302,761 | Have something other than work that difines who you are.  | Thursday, Jan 2nd<br>4:41PM |
| 230,302,631 | Keep in touch with friends and stay physically active and be intellectually curious   | Thursday, Jan 2nd<br>4:32PM |
| 230,302,480 | Save all you can. Worry about finances is a real negative   | Thursday, Jan 2nd<br>4:21PM |
| 230,302,243 | Keep active and be self motivating  | Thursday, Jan 2nd<br>4:03PM |
| 230,302,083 | Make sure you are financially ready to retire   | Thursday, Jan 2nd<br>3:55PM |
| 230,302,036 | Save for retirement. Retire as soon as financially able. Do while you are physically able.  | Thursday, Jan 2nd<br>3:54PM |
| 230,302,032 | Stay and play before you buy  | Thursday, Jan 2nd<br>3:55PM |
| 230,301,999 | prepare carefully for your retirement. Save for it too.   | Thursday, Jan 2nd<br>3:50PM |
| 230,301,908 | Save \$\$ early   | Thursday, Jan 2nd<br>3:45PM |
| 230,301,866 | Make sure you save  | Thursday, Jan 2nd<br>3:44PM |
| 230,301,858 | Is not retirement Look at it as your next stage/journey/chapter in life   | Thursday, Jan 2nd<br>3:39PM |
| 230,301,823 | Planning, be conservative about where things may be going and plan for making them or keeping them better. What do you want and what can you do if it just doesn't work out?  | Thursday, Jan 2nd<br>3:13PM |
| 230,301,726 | Start early and start young to put money away/invest for your future retirement needs. Don't expect others to take care of you.   | Thursday, Jan 2nd<br>3:30PM |
| 230,301,703 | Lengthy preparation is the key. Save enough to have the financial means to enjoy life, be open minded, embrace change. Life can be exciting if you help it along.   | Thursday, Jan 2nd<br>3:28PM |
| 230,301,643 | Balance!  | Thursday, Jan 2nd<br>3:33PM |
| 230,301,604 | Save for retirement. but don't put off anv travel you can do now.   | Thursday, Jan 2nd<br>-----  |

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|             |   | 3:17PM                   |
| 230,301,506 | Save early. And often.  | Thursday, Jan 2nd 3:23PM |
| 230,301,334 | save as much as possible, and give lots of thought to retirement financing and activities.  | Thursday, Jan 2nd 3:15PM |
| 230,301,184 | Do not retire too early   | Thursday, Jan 2nd 3:02PM |
| 230,301,128 | Plan and save. Be double sure of where you decide to move to.   | Thursday, Jan 2nd 2:58PM |
| 230,301,082 | Save and plan   | Thursday, Jan 2nd 2:55PM |
| 230,301,081 | Save and plan   | Thursday, Jan 2nd 2:55PM |
| 230,301,069 | Make sure you have planned how to fill your time.   | Thursday, Jan 2nd 2:54PM |
| 230,300,970 | Make sure you have enough money.  | Thursday, Jan 2nd 2:50PM |
| 230,300,923 | Know yourself   | Thursday, Jan 2nd 2:46PM |
| 230,300,878 | Don't hesitate to change your situation if desired. We are not getting any younger :)   | Thursday, Jan 2nd 2:44PM |
| 230,300,876 | Don't hesitate to change your situation if desired. We are not getting any younger :)   | Thursday, Jan 2nd 2:44PM |
| 230,300,823 | Save money  | Thursday, Jan 2nd 2:43PM |
| 230,300,678 | Save all that you can when you are young and invest wisely.   | Thursday, Jan 2nd 2:23PM |
| 230,300,608 | Don't fill out surveys! :-0   | Thursday, Jan 2nd 2:29PM |
| 230,300,576 | start early   | Thursday, Jan 2nd 2:31PM |
| 230,300,542 | Save, save, save!!! Also, do your due diligence on health insurance costs if you're thinking about retiring before you're eligible for Medicare, because it could be very expensive. That said, unless you love your job and are not being forced out, retire as soon as you can! All the money in the world won't buy you one second of time. Nobody on their deathbed ever lamented about not having spent enough time at work! | Thursday, Jan 2nd 2:14PM |
| 230,300,513 | Travel more while young.  | Thursday, Jan 2nd 2:26PM |
| 230,300,507 | Be happy with yourself and your circumstances; if not, plan and affect changes  | Thursday, Jan 2nd 2:21PM |
| 230,300,501 | If you are by yourself, it takes a bit of time...I'm only 7 months and will be making a major location change to be closer to family/grandkids. Intellectually I know all will be fine...but until I sell my home, move along with two other financial decisions I keep "spinning"....give yourself time and permission to set your own schedule.   | Thursday, Jan 2nd 2:18PM |
| 230,300,455 | Learn to really understand what gives you contentment, and find like minded people who you enjoy being with.  | Thursday, Jan 2nd 2:12PM |
| 230,300,377 | Save early so you can retire early  | Thursday, Jan 2nd 2:09PM |
| 230,300,365 | Plan early  | Thursday, Jan 2nd 2:15PM |

Invest early and often, compound interest is a great thing. Be frugal in your current spending, but also

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| 230,300,343 | take time to enjoy your current earnings in reasonable fashion. Many people don't get the chance live long enough to retire. Find an honest and wise financial planner and listen to what they say while also taking advantage of free investment/retirement seminars to hear other people's advice. Beware of financial snake oil salesmen...if it sounds to good to be true, it usually is. | Thursday, Jan 2nd<br>1:46PM |
| 230,300,320 | Save and invest your money. Financial security provides a warm blanket.   | Thursday, Jan 2nd<br>2:14PM |
| 230,300,242 | Save while working  | Thursday, Jan 2nd<br>2:07PM |
| 230,300,229 | know what you want to do. understand the availability and cost of these activities. understand cost of living, especially taxes. make sure you are comfortable with the local culture.  | Thursday, Jan 2nd<br>2:01PM |
| 230,300,197 | Financial and emotional planning is very important.   | Thursday, Jan 2nd<br>2:07PM |
| 230,300,169 | planning! set goals & enjoy that wonderful next stage   | Thursday, Jan 2nd<br>2:03PM |
| 230,300,167 | take care of your health  | Thursday, Jan 2nd<br>2:04PM |
| 230,300,157 | Financial stability but don't need to be super rich. Look for happiness in experiences and people not things.   | Thursday, Jan 2nd<br>1:59PM |
| 230,300,156 | you are not your career, this is a time to find and be who you are  | Thursday, Jan 2nd<br>1:59PM |
| 230,300,137 | Planning - and sticking to it - plus regular updates  | Thursday, Jan 2nd<br>1:59PM |
| 230,300,134 | Save money. Save. Save. And stay healthy. Stay out of debt. Choose healthy lifestyles, build friend and family relationships, read, develop lifelong hobbies, love yourself.  | Thursday, Jan 2nd<br>2:02PM |
| 230,300,113 | Live below your income and save more  | Thursday, Jan 2nd<br>2:03PM |
| 230,300,092 | Make friends/ Learn new things/ stay active   | Thursday, Jan 2nd<br>1:59PM |
| 230,300,031 | Live below your means, save, and don't confuse happiness with owning stuff.   | Thursday, Jan 2nd<br>1:58PM |
| 230,300,020 | Get your finances in order.   | Thursday, Jan 2nd<br>1:57PM |
| 230,300,008 | Do whatever you want with no thought of what anyone else might think!   | Thursday, Jan 2nd<br>1:58PM |
| 230,300,007 | stay connected and active   | Thursday, Jan 2nd<br>1:58PM |
| 230,300,004 | Prepare financially   | Thursday, Jan 2nd<br>1:57PM |
| 230,300,002 | Do not allow parents, siblings, or children effect where you retire.  | Thursday, Jan 2nd<br>1:53PM |
| 230,299,983 | Plan, plan, plan. Save money  | Thursday, Jan 2nd<br>1:49PM |
| 230,299,964 | Stay engaged - socially, mentally, physically. Use your time to leave a positive mark for family and/or community.  | Thursday, Jan 2nd<br>1:56PM |
| 230,299,962 | Make sure your home is near public transportation, hospital, and stores   | Thursday, Jan 2nd<br>1:47PM |
| 230,299,925 | Save more than you think you will need  | Thursday, Jan 2nd<br>1:50PM |
| 230,299,861 | Save  | Thursday, Jan 2nd<br>1:48PM |

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| 230,299,857 | Enjoy every minute!  | Thursday, Jan 2nd<br>1:51PM  |
| 230,299,838 | Be a good friend to your spouse and find things to do, that you both like.   | Thursday, Jan 2nd<br>1:44PM  |
| 230,299,712 | Cultivate interests outside wherever you are working. As for finances, the sooner you invest for retirement, the more secure you will actually end up being. While money isn't everything, the lack of adequate funds will severely limit your choices after retirement. | Thursday, Jan 2nd<br>1:39PM  |
| 230,299,708 | Get your home or primary residence paid for  | Thursday, Jan 2nd<br>1:33PM  |
| 230,299,697 | Stay focused on what is important to you.  | Thursday, Jan 2nd<br>1:35PM  |
| 230,299,664 | Save as much as you can early in life.   | Thursday, Jan 2nd<br>1:33PM  |
| 230,299,644 | plan for it financially and psychologicy   | Thursday, Jan 2nd<br>1:37PM  |
| 230,299,636 | Save as much as you can as soon as you can so it will compound during your working lifetime.   | Thursday, Jan 2nd<br>1:35PM  |
| 230,299,624 | Ladies, go to work and get your own money for your own retirement. Things change between spouses and it would be life-changing to be able to just pick up and leave.   | Thursday, Jan 2nd<br>1:39PM  |
| 230,299,618 | Make sure you are both financialy and mentality ready  | Thursday, Jan 2nd<br>1:31PM  |
| 230,299,591 | Save money ahead of time   | Thursday, Jan 2nd<br>1:32PM  |
| 230,299,577 | find an activity you like and start doing it before you retire.  | Thursday, Jan 2nd<br>1:29PM  |
| 230,299,542 | Prepare early, invest wisely, get a financial advisor, check out retirementc   | Thursday, Jan 2nd<br>1:19PM  |
| 230,299,506 | Find a place with great friends that makes you happy.  | Thursday, Jan 2nd<br>1:28PM  |
| 230,299,491 | Save more than you think is possible.  | Thursday, Jan 2nd<br>1:27PM  |
| 230,299,456 | Planning early.  | Thursday, Jan 2nd<br>1:15PM  |
| 230,299,384 | be sure you have a happy and compatible partner  | Thursday, Jan 2nd<br>1:23PM  |
| 230,299,282 | Try to clear all your debt or as much as possible before you retire  | Thursday, Jan 2nd<br>1:17PM  |
| 230,299,259 | Savings, investments   | Thursday, Jan 2nd<br>1:16PM  |
| 230,299,223 | Develop interests and hobbies before retirement so your identity is not based on work.   | Thursday, Jan 2nd<br>1:12PM  |
| 230,299,220 | It actually is possible to save too much money for retirement. And always remember, do what you love, and you won't even think of it as work.  | Thursday, Jan 2nd<br>1:14PM  |
| 230,299,185 | Make sure yu're saving as much as you can as soon as you can.  | Thursday, Jan 2nd<br>1:11PM  |
| 230,299,167 | Find a way to participatate in what you enjoy and focus/act on helping and serving others.   | Thursday, Jan 2nd<br>1:10PM  |
| 230,299,163 | Finding friends,   | Thursday, Jan 2nd<br>1:10PM  |
| 230,287,405 | Find your passion  | Thursday, Jan 2nd<br>12:11AM |

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| 230,272,232 | Save early and often.  | Wednesday, Jan 1st<br>8:33AM |
| 230,265,823 | Financial knowledge, retirement planning and follow through and patience.  | Tuesday, Dec 31st<br>11:20PM |
| 230,262,326 | If you're healthy enough, keep working until you feel you're financially ready.  | Tuesday, Dec 31st<br>5:09PM  |
| 230,261,536 | Save, save, save for retirement and find hobby that you are passionate about before retiring.  | Tuesday, Dec 31st<br>4:03PM  |
| 230,261,432 | Save your money and don't work under the table. Retirement and Social Security are coming sooner than you expect.  | Tuesday, Dec 31st<br>4:07PM  |
| 230,260,495 | HAVE GOD IN YOUR LIFE.   | Tuesday, Dec 31st<br>2:59PM  |
| 230,256,311 | Don't wait too long to retire.   | Tuesday, Dec 31st<br>10:58AM |
| 230,256,254 | Money and family   | Tuesday, Dec 31st<br>10:58AM |
| 230,255,801 | Save for retirement, have a plan before the date it happens  | Tuesday, Dec 31st<br>10:35AM |
| 230,255,738 | everyone has different priorities, make sure you decide for yourself what is and is not important.   | Tuesday, Dec 31st<br>10:31AM |
| 230,254,812 | Plan and save.   | Tuesday, Dec 31st<br>9:33AM  |
| 230,254,340 | save and invest from the beginning   | Tuesday, Dec 31st<br>9:09AM  |
| 230,253,751 | Move somewhere where there are a lot of activities.  | Tuesday, Dec 31st<br>8:25AM  |
| 230,253,747 | Move somewhere where there are a lot of activities.  | Tuesday, Dec 31st<br>8:25AM  |
| 230,253,635 | Plan early; didn't start intensity planning until a couple years out.  | Tuesday, Dec 31st<br>8:20AM  |
| 230,253,349 | Prepare well so you have all the resources you need to enjoy life to the max. Have a plan on what you are going to do. Don't waste a moment.   | Tuesday, Dec 31st<br>8:09AM  |
| 230,253,204 | y\\Make wise choices about finances, famil   | Tuesday, Dec 31st<br>7:54AM  |
| 230,252,874 | pay yourself first, live within your means   | Tuesday, Dec 31st<br>7:39AM  |
| 230,252,856 | Everyone is different, but I think you have to be happy with yourself. We all make mistakes but move on. We all have losses be it spouse, family pet but keep the memories & move on to make new memories, I am! | Tuesday, Dec 31st<br>7:23AM  |
| 230,252,590 | Save, save, save   | Tuesday, Dec 31st<br>7:17AM  |
| 230,252,494 | Don't retire with debt   | Tuesday, Dec 31st<br>7:13AM  |
| 230,252,476 | save, save and save; have a plan.  | Tuesday, Dec 31st<br>7:04AM  |
| 230,252,164 | Plan your career and savings to allow you control  | Tuesday, Dec 31st<br>6:47AM  |
| 230,251,886 | Research and visit potential sites and know that amenities and activities fit your lifestyle!  | Tuesday, Dec 31st<br>6:33AM  |
| 230,251,570 | Keep Healthy and happy.  | Tuesday, Dec 31st<br>6:18AM  |

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| 230,251,569 | Keep Healthy and happy.  | Tuesday, Dec 31st<br>6:18AM  |
| 230,251,568 | Keep Healthy and happy.  | Tuesday, Dec 31st<br>6:18AM  |
| 230,251,567 | Keep Healthy and happy.  | Tuesday, Dec 31st<br>6:18AM  |
| 230,251,303 | Develop a life you love when you're younger and just continue when you're older.                 | Tuesday, Dec 31st<br>6:03AM  |
| 230,243,746 | Save your money and think about what you really want to do in life                               | Monday, Dec 30th<br>8:19PM   |
| 230,209,463 | Spiritual health   | Sunday, Dec 29th<br>5:44PM   |
| 230,208,606 | PLAN, PLAN, PLAN   | Sunday, Dec 29th<br>5:15PM   |
| 230,170,478 | Have a plan, realize it will change, adapt to change   | Saturday, Dec 28th<br>6:36PM |
| 230,170,199 | Staying heat and having a support network either family or friends                               | Saturday, Dec 28th<br>6:22PM |
| 230,169,035 | Start planning the sooner the better.  | Saturday, Dec 28th<br>5:50PM |
| 230,167,695 | Find an activity you love and a community  | Saturday, Dec 28th<br>5:09PM |
| 230,167,343 | Live in a community where other retirees live. Don't live in a ghost town where everybody works. | Saturday, Dec 28th<br>4:56PM |