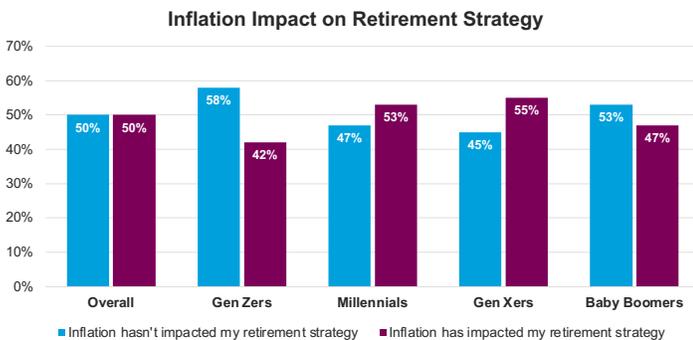


Many Age 65+ Still Working for a More Secure Financial Future

With several forces converging at once—the bite of inflation, market swings and higher interest rates—nearly 60% of high earners originally planning to retire at 63 say they may have to work longer than planned.¹ That work takes many forms, including staying at a job past 65, reentering the workforce, freelancing, consulting or starting a new business.

Creating Financial Well-Being

Like their cohorts across the income spectrum, affluent individuals are remaining in the workforce but, unlike others, not to pay for day-to-day necessities: They are worried about how persistent inflation could erode their overall wealth.



Source: MagnifyMoney survey of 1,545 consumers conducted in September 2022

Working Longer and “Unretiring”

If you are over age 65 and still working, you may decide to stay a few more years at your current company. On the other hand, if you’ve already left the workforce but are considering unretiring, you could find that your skills developed over a decades-long career are in high demand as companies place added value on emotional maturity and lived experience. Should you go back to work in today’s climate, you’ll likely have greater flexibility when it comes to how, when and where you work.

Consulting or Freelancing

You could explore opportunities for consulting or freelancing, full- or part-time, onsite or remotely, enabling you to work on your own terms. Underscoring this point, a recent survey found that among those age 65 and over, 30% of full-time workers had the option of remote work.²

Starting a Business

One quarter of high-net-worth, nonretired individuals across multiple generations say they plan to start their own businesses when they stop working.³ Of those age 55 to 64, 0.37% created a new business in 2021.⁴

Consulting With Your Advisor

According to recent projections by the U.S. Bureau of Labor Statistics, by 2030 almost 40% of Americans ages 55 to 74 will still be working.⁵ If you fall into that category, we can run “what-if” scenarios accounting for various market conditions, review your cash flow and help you create a plan for when you can fully retire.



For more information visit: marinerwealthadvisors.com

¹ ["The million dollar question."](#)

² ["Americans are embracing flexible work."](#)

³ ["High-Net-Worth Investors Have Reimagined Retirement."](#)

⁴ ["National Report on Early-Stage Entrepreneurship."](#)

⁵ ["Number of people 75 and older in the labor force is expected to grow."](#)

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