

# Holistic Retirement

*From Pension Provision to Member Outcomes*

Retirement Planning Council  
*of Ireland*



**Redefining**  
*Modern Retirement*

# RPC

- Independent
- Not for Profit
  - Charity
- Nationwide & Online

*Holistic Planning for Retirement*



# Facets of Your Identity

1 Job Title

2

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# Why a Holistic Approach Matters...

Retirement is not a Single Financial Event

*Life transition involving Income, Work, Purpose and Identity, Health, Housing, Care, Relationships*

# Longevity Changes the Planning Prism

The 100-year life is here

*Financing longer lives requires new pathways for working, saving, and retiring,  
not simply a larger pension pot*

# Retirement is Changing

A short predictable period after full-time work

A longer more flexible and more personal life stage

*The old model “learn, work, retire” has passed – multistage living*

# Retirement is Changing

More responsibility has shifted to the individual – bringing more uncertainty

Older workers are participating more in the labour market

Becoming less of a hard stop: many people now want phased retirement

# RPC's €50 Gift Policy

- Winner Decides – Cash Prize or Scratch Card Equivalent?

The Retirement Planning Council of Ireland  
*Grand Rebrand*

- Refirement???
- Rewirement???
- Repurposement???

# Ireland at a glance

- 82.6 Average Life Expectancy
- 11.6 Healthy Life Years at Age 65
- 1 in 6 People in Ireland are 65+

# Pensions snapshot...

- *DC dominant model: 69% of occupational members in current employment are in DC, 26% DB, 5% hybrid* (CSO, Q3 2025)
- *MyFutureFund launched 1 January 2026*
- *IORP II raises the bar on trustee governance, risk management & member communications*

# Impact

- More Members, More Decisions,  
More Trustee Responsibilities
- *But the same Hard Question remains:  
Are Members on Track to a  
Good Retirement?*

Members do not retire as **Pension Pots**  
They retire as **People...**

**People** with lives - mortgages, loans, carers'  
responsibilities, ambitions, hopes, fears,  
health concerns...**Individuals**

A Holistic Approach to Retirement  
is designed to support  
the Individual's Journey  
to *and through* Retirement  
across the Financial AND Lifestyle factors  
that determine  
*Outcomes*





**iob**

**LIA**

DEVELOPING  
YOUR FUTURE  
IN FINANCE

Retirement Planning Council  
*of Ireland*



**FP&B**

FINANCIAL PLANNING  
STANDARDS BOARD  
**IRELAND**

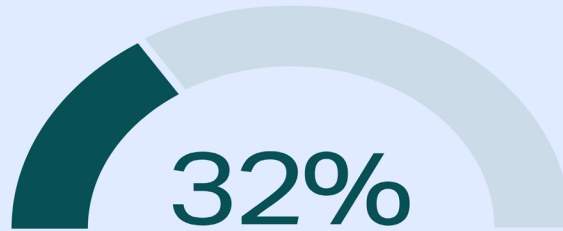
## Employer Insights

Just

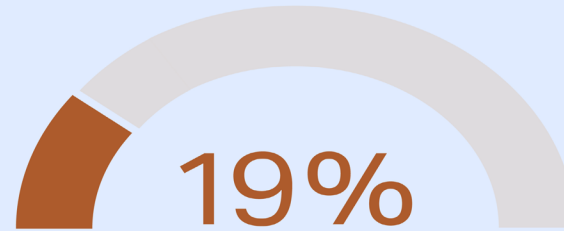
31%

of employers believe employees **are financially ready for retirement.**

Top reasons:



lack of planning / awareness



inadequate pension provision

## Employer Insights

Just

32%

of employers believe that employees are prepared for retirement in a broader sense. That is **beyond the financial and includes lifestyle changes.**

Priority areas for effective retirement preparedness:

81%

financial planning

62%

managing free time

56%

planning for social engagements after work

## Employee Insights

Just

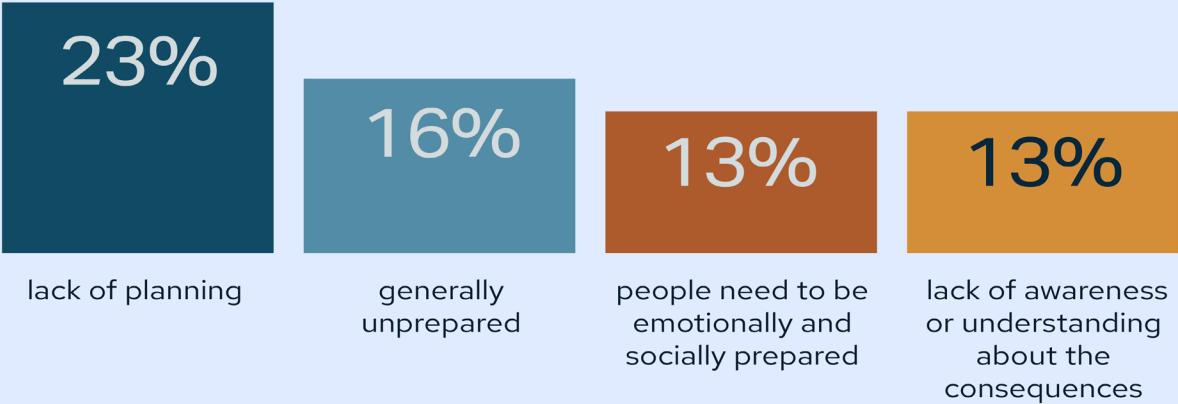
# 28%

are prepared in the broader lifestyle sense.

Many employees cite emotional, social and lifestyle readiness as key gaps, separate from financial savings or pension provision.

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### Top reasons for unpreparedness:



## Employer Insights

32%

offer a retirement-planning programme

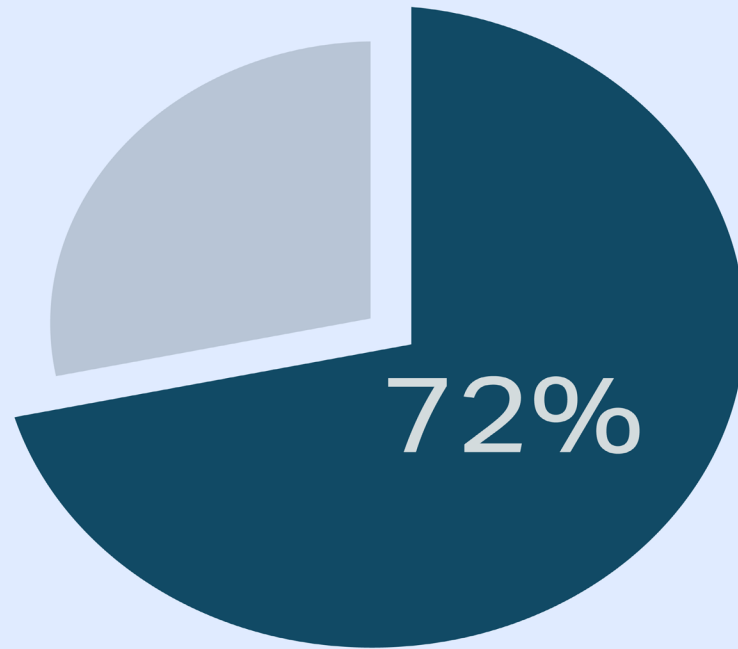
65%

offer these supports **1-5 years** from retirement

42%

cite main reason for providing this course is  
employee preparation and support for retirement

## Employee Insights



believe employers **should support  
the transition to retirement**

A Holistic Approach to Retirement

# Preparedness

*bridges the gap between*

Adequacy & Readiness

- Financial Factors are Key to *Adequacy*,  
Lifestyle Factors are Central to *Readiness*-

*Identity – Purpose - Mattering*  
*Transition from Full Time Work*  
*Relationships - Family & Friends*  
*Caring/Housing Responsibilities*  
*Social Connectivity*  
*Health Span – Not Life Span*

# From Pension to Plan

A Narrow Retirement Plan asks, "Do I have enough money?"

A Holistic Retirement Plan asks, "Can I sustain an income, my health, independence, relationships and purpose over a potentially long life?"

# Its NOT Soft!

## *Lifestyle Factors*

*are the variables that decide whether or not a  
"Good" Pension Pot delivers a Good Retirement*

- How Do You View Your Retirement –  
... Future You ...

Freedom or Loss?

Excitement or Anxiety?

An End or A New Beginning?

*One Word.....For Our Word Cloud*

# FOCUS

*Health*

*Identity*

*Work*

*Relationships/Social Connectedness*

# Key Retirement Risks are Interconnected:

## Examples....

- Poor health can raise costs and reduce independence
- Weak social ties can damage wellbeing
- Underestimating longevity can undermine income security
- Rigid work or care arrangements can weaken both finances and quality of life

# Health Matters

*Wellbeing*  
*Relationships*  
*Independence*  
*Choices*  
*Mobility*

# Health – *the most Interconnected Risk*

## Affects Retirement Finances

*Poor health can increase medical, care, housing, transport,  
and support costs*

*How Long will I Live Well – Health Span – What am I doing about it?*

# Facets of Your Identity

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4 *I didn't get pass Four!*

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7

8

9

10



# Identity Matters

*"who am I?"*

# Flexibility in Work Matters

Stanford's New Map of Life argues that 100-year lives may involve 60 years or more of work, with flexible routes in and out of employment for caregiving, health, learning, and other transitions

The World Economic Forum also identifies flexible work structures, lifelong skill-building, and workforce participation as part of economic resilience in ageing societies

# Work *can* continue to Matter

For the Individual... *The best question is not “What job can I still get?” but: “What kind of contribution would make me feel useful, connected, and free at this stage of life?”*

# Work *can* continue to Matter

*Practical Options include.....*

- Bridge Employment – *connected to former career*
- Portfolio Work – *spread across several smaller roles*
- Advisory / Mentoring Roles – *using accumulated knowledge & experience*
- Encore Career – *shift to a new field that feels meaningful*
- Self Employment – *consultancy/coaching/craft*
- Structured Voluntary Work - *routine, status, belonging, purpose*

# Relationships & Social Connection Matter

*Harvard Study of Adult Development found that close relationships are stronger predictors of long and happy lives than social class, IQ, or genes*

# Relationships & Social Connection Matter

- *Belonging, Purpose, Health, Identity & Resilience* -

A simple starting point is to ask:

*“Who gives me energy, who do I want to stay close to, and where could I get support from/contribute to?”*

# Relationships & Social Connection Matter

- Plan connections before retirement
- Keep some work-based ties
- Join groups, not just activities
- Give support as well as receive it
- Diversify your social life
- Use technology wisely
- Choose connection that feels meaningful

*Take a Holistic Approach to Planning your Future*

Plan your Retirement around the Whole of  
Life, not just your Finances,  
So Your Next Chapter is Healthier, Freer,  
more Connected, and more Meaningful.

*Retirement is a Life Transition not an End.*

# Our Word Cloud

Make Retirement Readiness a Member Service

*Thank you  
& Stay in Touch*

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