

**Estate Planning Council of Lower Fairfield County, Inc.**  
**MEETING NOTICE**

**Topic:** *8,000 Days of Retirement: How to Help Prepare Clients for the Four Phases of Retirement*

**Speakers:** **Thomas Barrett, Director, Applied Insights Team, Hartford Funds**

**Date:** **Wednesday, December 1, 2021**

**Time:** **4:00 p.m. – 5:00 p.m.**

**Place:** **Via Zoom**

Dear Council Member:

We are pleased to announce that our final evening meeting of the fall season will be held virtually via Zoom on **Wednesday, December 1, from 4:00 p.m. to 5:00 p.m.** (including presentation and networking). Our guest speaker will be **Thomas Barrett, Director of the Applied Insights Team for Hartford Funds**, on the topic of *8,000 Days of Retirement: How to Help Prepare Clients for the Four Phases of Retirement*.

With today's rising lifespans, we could be facing roughly 20 or more years in retirement, which is approximately 8,000 days. Once thought of this way, it becomes clearer that retirement is not an end, but rather a new, complex, and unknown phase of life, during which so much could happen.

It's often asked, "What will you do on Day One of your retirement?" Most clients have a clear image of Day One. Maybe even Day 1,001. But few can imagine 8,000 days of golf, and even fewer have a vision of what they will be doing on any given day—such as Day 4,567. But getting started on the right foot can be crucial.

Instead of planning for 'retirement' as a single state, it may be beneficial to reframe the conversation to reflect a four-phased concept of retirement. Each is characterized by the tasks and issues individuals are most likely to be managing. The four retirement phases enable a clear vision to plan and to anticipate what is likely to come.

The Honeymoon Phase  
The Big Decision Phase  
The Navigating Longevity Phase  
The Solo Journey Phase

This presentation will help you anticipate what clients will face in retirement—whether that's Day 362 or Day 3,459. [Click here](#) for speaker bio.

**Guest Attendees:**

Due to the fact that we've had to move to all virtual programming, guests are welcome to attend our webinars at no charge. However, our guest policy remains essentially the same: guest attendance by a professional colleague is limited to two **virtual** events within a two-year period. *Eligible guests and professionals that work or live in Fairfield County can apply for EPC-LFC membership by completing a membership application, accessible on our website ([www.epclfc.org](http://www.epclfc.org)). Questions regarding membership or the application process can be addressed by Alva Carter-Hasan, our First Vice President, Membership, at 203-930-7129 or [alva.carter-hasan@bofa.com](mailto:alva.carter-hasan@bofa.com).*

Please see below for registration details for members and guests. Note, registration deadline is Monday, November 29<sup>th</sup>.

Finally, please be sure to visit our website at [www.epclfc.org](http://www.epclfc.org) for more details as they become available on our 2021-2022 program season!

We hope you will join us on December 1st!

Todd N. Robison, CLU®  
Second Vice President, Programs

**IMPORTANT REMINDER:**

The deadline to pay your 2021-2022 membership dues was September 30<sup>th</sup>. If you have not yet received your dues renewal notice via email, please contact our Council Administrator Lori Somerville at 877-302-6300 or [epc-lfc@comcast.net](mailto:epc-lfc@comcast.net) to request a duplicate invoice. Thank you.

**If you are NOT bringing a guest:** Please register via reply email to [EPC-LFC@comcast.net](mailto:EPC-LFC@comcast.net) or call Lori Somerville at 877-302-6300. You will receive a confirmation email with instructions to join the meeting a day in advance.

**If you ARE bringing a guest:** Please register your guest by completing and emailing the registration form below, or providing the requested information within the body of an email to [EPC-LFC@comcast.net](mailto:EPC-LFC@comcast.net), or calling Lori Somerville at 877-302-6300.

**IMPORTANT:** Emails must be provided in order for guests to receive the confirmation email with instructions to join the meeting a day in advance.

---

**REGISTRATION FORM**

**Member name:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

**Guest name:** \_\_\_\_\_

Firm: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Designations:  J.D.  Esq.  CFP®  CPA  CLU  ChFC  Other \_\_\_\_\_

**Guest name:** \_\_\_\_\_

Firm: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Designations:  J.D.  Esq.  CFP®  CPA  CLU  ChFC  Other \_\_\_\_\_

**Guest name:** \_\_\_\_\_

Firm: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Designations:  J.D.  Esq.  CFP®  CPA  CLU  ChFC  Other \_\_\_\_\_

**Guest name:** \_\_\_\_\_

Firm: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Designations:  J.D.  Esq.  CFP®  CPA  CLU  ChFC  Other \_\_\_\_\_