



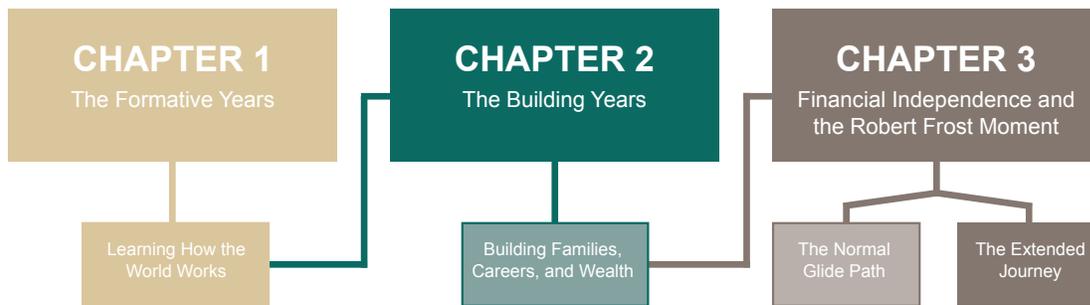
Thriving into Your 90s and Beyond

Welcome to the Chapter 3 Project. We zero-in on the harmony of health, wealth, and purpose in your life. Here you will find useful information, resources, and various forms of Chapter 3 inspiration.

This work is not about simply surviving into your 90s and beyond, but actually thriving.

The message of The Chapter 3 Project is just too good not to share: *thriving longevity is not only possible—it is something we largely control.* But America has a chronic disease problem. I learned this after losing three close friends prematurely to complications from chronic diseases. Then I received my own diagnosis of multiple chronic conditions. Together these eye-openers led me through an intensive investigation. Soon I learned many chronic conditions are preventable, arrestable, and reversible. The truth is: *healthcare is primarily self-care.* As a result, I was able to reverse all my conditions and now want to share the process that made it possible.

I view every life as a unique and unrepeatable story. Western literature has a tradition of breaking stories down into Chapters, so I do the same:



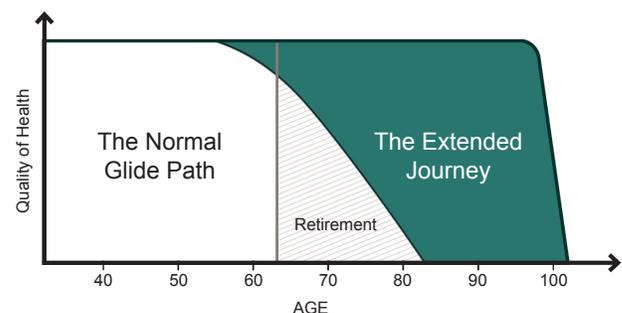
Life is a story that unfolds over three distinct periods of time, three distinct chapters.

Chapter 3 includes an inescapable choice, a choice between two diverging roads: The Normal Glide Path and The Extended Journey. This is your Robert Frost Moment.

I have worked with hundreds of retirees over the last forty years. Some have flourished while others have languished. Those who flourish tend to live longer, more active lives. What accounts for the difference? I have a theory, perhaps best illustrated with a well-known poem. The theory is simple—as we consider retirement we all have a “Robert Frost Moment.” Frost’s famous poem, “The Road Not Taken,” ends with his memorable stanza:

*I shall be telling this with a sigh
Somewhere ages and ages hence:
Two roads diverged in a wood, and I—
I took the one less traveled by,
And that has made all the difference.*

Frost is telling us life is made up of choices, and those choices have consequences. I believe this holds true for retirement, and choosing which path to take.



Health is our primary wealth.

Thriving longevity is not possible without a healthy lifestyle. Fortunately, this is within your control—as long as you are proactive. The acronym FITNESS serves as a helpful reminder for the framework of your personal health plan.



Financial wealth provides security, opportunity, and flexibility.

Wealth Management is a bridge. The bridge connects the unique and unrepeatable story of your life (microeconomics) to the economic realities of the world (macroeconomics). Crafting dependable wealth management strategies worthy of your trust requires a firm grasp of both your story and the macroeconomic realities of the world in which it plays out. This dynamic highlights the nature of a healthy wealth management partnership—it is collaborative. You are the expert when it comes to your story and the direction you want it to take—nobody knows it better.



The role of your wealth management team is to highlight planning and investment strategies to ensure your financial resources will be there in your Extended Journey.

Pursuing purpose in your life inspires longevity in retirement.

Maintaining the health and wealth necessary to support thriving longevity requires ongoing effort. The motivation to support that effort comes from pursuing purpose in your life. Luckily, you are hard-wired to pursue purpose—it is literally in your genes. Best of all, studies show pursuing a purpose extends your “health-span.”



Putting your purpose into words is one thing, but it becomes truly inspiring as a vision. Two vital components to that vision are your B-HAG (Big-Hairy-Audacious-Goal) and a vivid picture in your mind’s eye of what your story will look like when you achieve it. A picture so real it excites you. It gets you up and out of your chair.



I have developed and refined a process that prepares clients for thriving longevity by focusing on its core elements: Health, Wealth, and Purpose. I call it the Chapter 3 Project. The Chapter 3 Project is the foundational element of my planning practice at D.A. Davidson & Co. If you would like to discuss how The Chapter 3 Project may apply to you own unique story, I would welcome the engagement

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Dan is a financial advisor with D.A. Davidson in Roseville, California. He holds the Certified Financial Planner™, Certified Investment Management Analyst®, Certified Private Wealth Advisor®, and Retirement Income Certified Professional® credentials.

Dan’s professional mission is to inspire thriving longevity through health, wealth, and purpose. With this mission in mind, he completed the Integrative Health Coach Professional Training Program, offered through Duke Integrative Medicine. Dan Cairns and D.A. Davidson do not provide health coaching or wellness advice.

Learn more about Dan and The Chapter 3 Project at cairnswealthmanagement.com.

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