



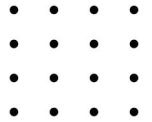
LIVING LONGER, LIVING BETTER

How Indians aged 50–65 experience life beyond work, and what it reveals about ageing today

An exploratory research study examining life, longevity, and readiness across pillars of an enriched life.



Longevity is increasing - but how it is experienced remains complex

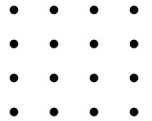


People are living longer than earlier generations, but longer lives do not automatically feel clearer, easier, or more aspirational.

For many Indians in their 50s and early 60s, the years beyond formal employment unfold across shifting identities, responsibilities, health concerns, social adjustments, and questions of relevance. While longevity is a demographic reality, imagining life far ahead often feels abstract - and sometimes emotionally distant.

This study explores how people in this life stage actually experience ageing today - not through a single lens, but across the everyday realities that shape how life is lived, managed, and sustained.

Understanding life beyond work, as it is lived today

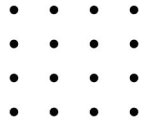


The study focuses on individuals aged 50–65 from India’s organised workforce, exploring how they:

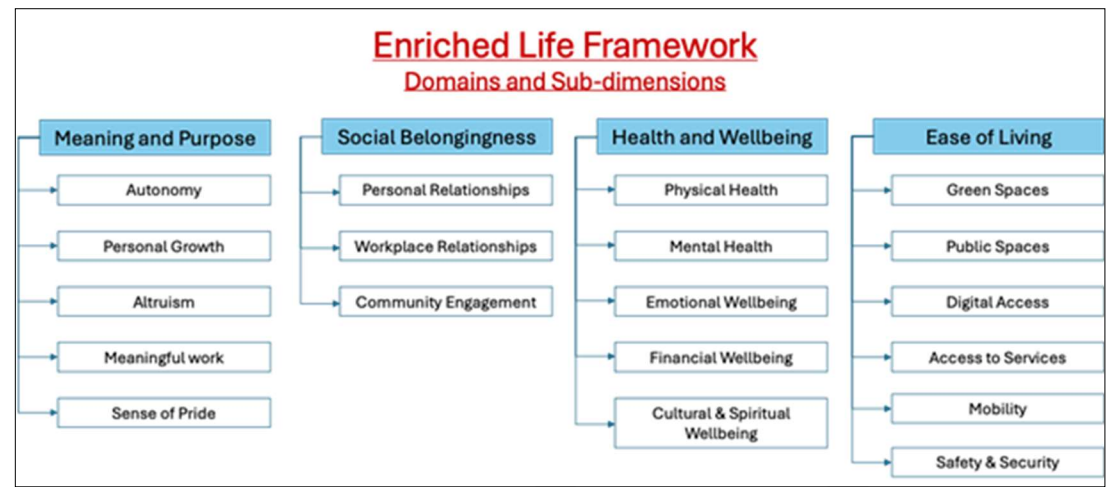
- Think about ageing and longevity
- Experience life after (or approaching) formal employment
- Navigate health, finance, relationships, daily living, and purpose
- Prepare for the years ahead - emotionally, socially, and practically

Rather than treating ageing as a single transition, the research examines how readiness and experience differ across mindsets, life stages, and personal anchors.

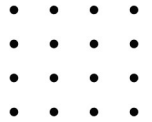
The Enriched Life Framework



To understand life beyond work in a holistic way, the study used the **Enriched Life Framework as an organising lens**. The framework looks beyond just financial preparedness to examine how people experience and sustain quality of life across multiple domains.



Who this study reflects and how the report unfolds



Who we spoke to

- Individuals aged 50–65
- From the organised private and public sectors
- Across multiple Indian cities
- Representing different seniority levels, life stages, and household contexts


Life-stage cohorts included

- **50–55:** Working professionals with time still on their side
- **56–60:** Approaching retirement, reassessing priorities
- **61–65:** Retired or semi-retired, navigating new rhythms

How to read this report

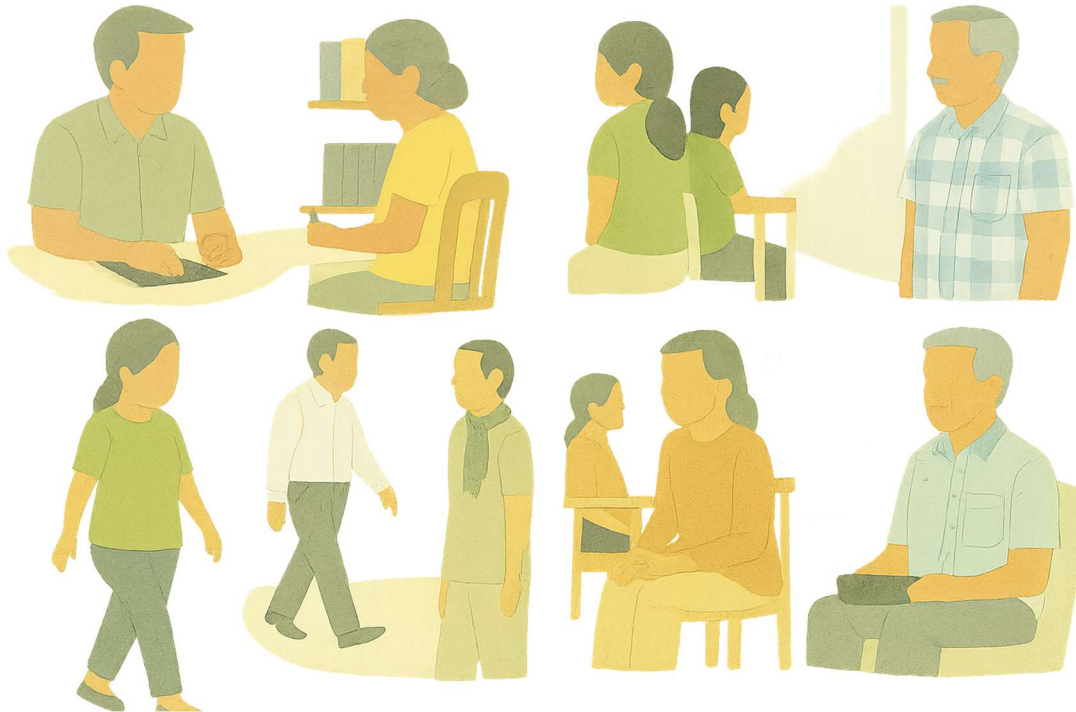
This report unfolds in **three parts**:

1. **Meeting individuals aged 50–65** – lived context and everyday realities
2. **Mindsets shaping how life is interpreted** – how outlook influences readiness
3. **Life through five pillars** – where people stand, what they struggle with, and what they seek

An illustration of a park scene. On the left, a woman with short dark hair, wearing a blue t-shirt and brown pants, sits on a wooden bench. In the center, a man in a yellow t-shirt and blue pants walks away from the viewer, looking at his phone. To the right, two men in grey t-shirts and blue pants walk towards the viewer. In the background on the far right, a woman in a grey t-shirt and blue pants walks away. The scene is set in a park with trees and a paved path.

Meeting 50-65-year-old individuals

Who we met



To understand how people experience and think about life beyond work, the study engaged with **experienced professionals from both the private and public sectors** – individuals who have spent decades navigating structured careers, institutions and responsibilities.

Private sector professionals

- Largely in senior leadership and specialist roles (Heads, VPs, CXOs, Senior Managers)
- Concentrated in IT, technology services, consulting, finance, FMCG, and education
- Careers shaped by long tenure and upward mobility

Public Sector Professionals

- Careers spanning academia, PSUs, government, and research institutions
- Roles included professors, scientists, department and operations heads
- Work defined by stability, role clarity, and institutional prestige

What defines them

Life anchored in lived experience

- Lives are **anchored in work, family, and routine**; structure softens in the 60s but remains present
- **Perspective and decisions are grounded in lived experience and practicality**
- Trade-offs are accepted - focused on living the life they've built, not chasing ideals

Deep pride in being self-made individuals

- Strong sense of **pride in career journeys, financial independence, and self-made progress**
- Fulfilment comes from having **crafted a meaningful professional journey**
- **Little sense of regret or unfinished ambition**

Strong sense of fulfilling duties towards family

- **Deep pride in having educated children, supported parents, sustained the household, and held the family together**
- Parenthood is viewed as complete, with children independent and settled
- Success is defined by having "played their role" responsibly and well



Social engagement as emotional maintenance

- **Active engagement** through clubs, theatre, spiritual pursuits, walking groups, informal meet-ups
- Socialising is **relationship-driven** rather than event-driven
- **Growing but structured community contribution**, replacing work-based routines

Travel as a lived expression of independence and vitality

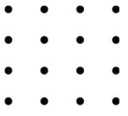
Travel reflects **earned affluence** –

- **Domestic** leisure – rewarding self with short breaks
- **International** trips – exploring destinations & making memories with friends / spouse
- **Religious** travel – for inner peace
- **Visiting children settled abroad** – to maintain emotional connection

Digital adoption driven by convenience, entertainment and social connections

- Digital tools used for convenience, connection, and entertainment
- **Comfort** with WhatsApp, YouTube, Instagram
- **Payment and financial** apps used **cautiously**

How experiences differ at this life stage



Experiences between ages 50–65 are not uniform. They are shaped by gendered life roles, city ecosystems, and proximity to retirement, influencing how people navigate identity, responsibility, and stability.

GENDER



WOMEN – ADJUSTMENT AS A LIFELONG SKILL

Approach this phase pragmatically and with optimism

Accustomed to balancing multiple roles across life stages

Strong relationships with children anchor outlook and continuity

MEN – LEARNING TO RE-ANCHOR IDENTITY

Identity closely tied to work and provider roles

Role transitions can feel more disruptive

Relevance often rebuilt through mentoring and guidance



CITY

(Illustrative patterns)



Delhi & Ahmedabad

- Socially embedded lives
- Status and image matter
- Strong interest-based communities



Chennai & Bangalore

- Rooted and structured lifestyles
- Strong family orientation
- Better preparedness across finance, health and routine



Mumbai & Pune

- Cosmopolitan and pragmatic outlook
- Greater openness to change
- Active search for new routines and engagements



Kolkata

- Comfort in stability and continuity
- Lower appetite for disruption
- ‘Chal raha hai’ approach to daily life

AGE

50-55

- Life remains work-anchored
- Manage health reactively
- Family responsibilities still dominant

56-60

- Pivot phase for reassessing quality of life
- Health becomes more structured
- Shift from growth to sustainable mindset

61-65

- Daily life slows down
- Fear dependency, not death
- Financial security tied to assets, with anxiety around inflation and healthcare

So, how do 50-65-year-old individuals think about a longer life?

Before discussing the findings, it is important to note that **the lens of the conversation shaped the responses.**

This study frames life through five foundational pillars:

- Health
- Financial Security
- Ease of Living
- Social Belonging
- Meaning & Purpose

These are **foundational life considerations**, not lifestyle or indulgence categories

As a result, **conversations about longevity instinctively shifted towards:**

- Risk assessment
- Long-term responsibility
- Fear of decline and dependence



Key finding: **Living longer is not inherently aspirational... living well is!**

- Most participants do not visualize life beyond 75–80 years
- A 100-year life is not seen as an achievement, but as a responsibility to manage potential decline
- A longer life is commonly associated with declining health, dependency, shrinking relevance, financial strain and loneliness - not added joy or fulfilment
- While they are willing to plan for a longer life (up to 75-80), they do not actively desire to reach 100

Importantly, willingness to live longer varies less by age and more by mindset

While age does influence life stage and practical realities, it does not determine outlook. Individuals of the same age can differ sharply in how they view:

- Life's key pillars
- Retirement
- Meaning, purpose and longevity

WHAT TRULY SHAPES RESPONSES IS HOW INDIVIDUALS LOOK AT LIFE

From these variations, 5 DISTINCT MINDSETS emerged - not defined by age, but by how people interpret life, fulfilment, and ageing

Introducing the mindsets



**SOCIAL
BUTTERFLY**



PURPOSE SEEKER



**WORK-DEFINED
ACHIEVER**



BALANCED



TRADITIONALIST

MINDSETS / MARKERS	SOCIAL BUTTERFLY	PURPOSE SEEKER	WORK DEFINED ACHIEVER	BALANCED	TRADITIONALIST
					
DEMOGRAPHICS [QUALITATIVE SAMPLE]	50 -55 skew, Across gender	50 - 55 skew, Male skew	Across ages, Male skew	56-60 skew, Women skew	56-65 skew, Limited geography
CORE ENERGY	Expressive, image-conscious, socially fueled	Contribution-driven, values-led	Ambitious, validation-driven, control-oriented	Grounded, calm, emotionally anchored	Conservative, risk-averse and change-resistant
KEY DRIVER	Social belonging and visibility	Purpose and impact	Achievement and productivity	Maintaining equilibrium across self, family and routine	Familiarity, continuity and family
ASPIRATIONS	Stay youthful, relevant, socially indulgent	Channel time and resources into social good	Remain active and respected through work	Live peacefully, stay independent, nurture relationships	Maintain status quo; support family within known structures
KEY CONCERN	Social thinning	Lack of purpose / meaning in life	Loss of role, importance or control	Absence of a well-rounded life or family support	Change, uncertainty and confronting future
LONGEVITY OUTLOOK	<i>"Live well, not long"</i>	<i>"If life is long, let it be useful and meaningful"</i>	<i>"Work keeps me alive and relevant"</i>	<i>"If life is peaceful and balanced, longer is fine"</i>	<i>"Living longer? I have not really thought about it"</i>

NOTE: While acknowledged, the Traditionalist mindset is not taken forward due to its limited presence across centers and low openness to future-facing solutions driven by a preference for stability and continuity.

Meet The Social Butterfly

50 -55 skew, Across gender



PERSONALITY

- **Flamboyant**, energetic, and socially expressive
- **Image-conscious**; enjoy being seen as lively, relevant and “in the know”
- Strong desire to stay **physically fit, mentally active and socially visible**
- Lead full, **multi-dimensional lives** beyond work
- Actively engage with **events, travel, fitness, cultural activities**

SOCIAL LIFE

- **Socializing is central**, not incidental - clubs, gatherings, events, daily check-ins
- Friendships form the core emotional circle, often stronger than extended family ties

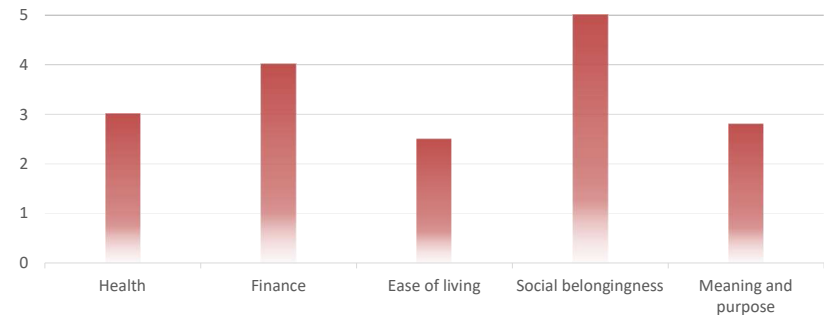
DIGITAL FOOTPRINT



KEY DRIVER

- **Meaning comes from people and passions**
- A good life linked to being socially active, liked, remembered and involved
- Prefer donating or sponsoring causes over hands-on volunteering

WHAT PILLARS MATTER MOST TO THEM

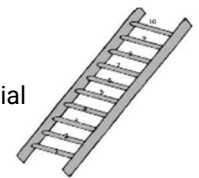


1. Social belonging – emotional anchor of life
2. Finance – supports lifestyle and mobility
3. Health – valued to stay energetic and “up for life”
4. Meaning and purpose – routed through causes and donation
5. Ease of living – least emphasis, tolerated friction

I often think about that – how people will remember me after I’m gone. I think they’ll remember me as a positive, jolly person. People wait for me to arrive – there was a Diwali party recently. I was late, and everyone said, “Now the fun begins ” So, that’s how people will remember me.

CURRENT PLACEMENT ON LIFE LADDER

View themselves at an 8 currently due to wide social network, financial stability, & good health



ATTITUDE TOWARDS 100-YEAR LIFE

A longer life is not feared because of decline, but because of social thinning

Living longer without an active social ecosystem feels hollow

Meet The Purpose Seeker

50 - 55 skew, Male skew



PERSONALITY

- **Grounded**, idealistic, and purpose-led
- Belief that life must create meaningful social impact
- Defines self as a **facilitator of social well-being**
- Fulfilment comes from meaningful work, not material success

SOCIAL LIFE

- **Moderately social** – Family remains central, but identity expands beyond them to community
- Friends share social interests
- Smaller social circles, but deeper alignment

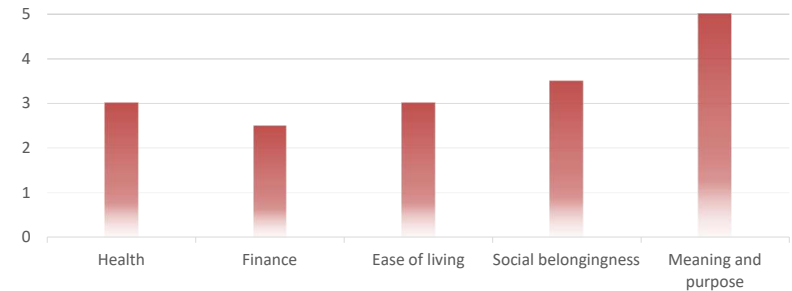
DIGITAL FOOTPRINT



KEY DRIVER

- **Social service gives them purpose** – derive meaning from doing hands-on social work
- Seek **mental peace** – through connections, calm life and giving it back to the society

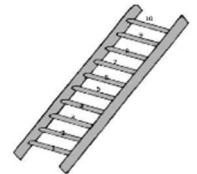
WHAT PILLARS MATTER MOST TO THEM



1. Meaning and purpose – highest priority
2. Social belonging – prefer fewer, value-aligned relationships
3. Ease of living – desire it for their mental well-being
4. Health – acts as means to continue contributing
5. Finance – necessary but not aspirational

CURRENT PLACEMENT ON LIFE LADDER

View themselves at a **6** currently as familial & work responsibilities inhibit them from pursuing their purpose fully



ATTITUDE TOWARDS 100-YEAR LIFE

Extends life if it **allows continued contribution**
 Longevity acceptable as long as usefulness and agency remain
 Does not actively aspire for a longer life, but **does not resist** it

I don't want to work for fame. If I am doing something like I am making a donation, or if I am helping someone, I don't want to be patted on the back for it. If I work with this hand, the other hand shouldn't know.

Meet The Work-defined Achiever

Across ages, Male skew



“ They [his company] **don't want to let me off the hook. They still recognize...the father of the brand is here [points to self]. They have affinity and respect for whatever hard work that has been put in”**

I want to be remembered as someone who gave customer service

PERSONALITY

- **Self-made & driven professional** - identity is deeply rooted in work and productivity
- **Validation and self-worth** tied to career success - dislikes the idea of retirement or idleness
- Pride themselves on **being a provider**
- **Believes in being active** and self-sufficient
Finds **comfort in being needed & relevant**

SOCIAL LIFE

- **Limited socialisation**
- Work occupies time & energy - casual social interactions are few and far
- **Respect and recognition** valued over emotional closeness

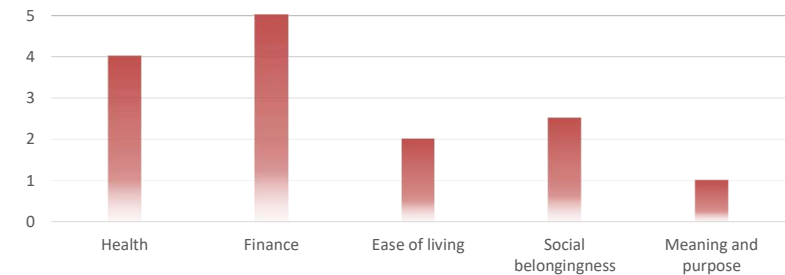
DIGITAL FOOTPRINT



KEY DRIVER

- **Defines self through work and productivity** - their legacy lies in contribution and competence
- Emotionally **uneasy about losing control or importance**

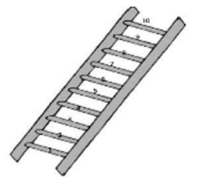
WHAT PILLARS MATTER MOST TO THEM



1. Finance – enables self-sufficiency and control
2. Health – enables continued productivity
3. Social belonging - important when linked to respect and professional identity
4. Ease of living – not consciously thought about; but seek digital safety
5. Meaning and purpose – struggle to articulate beyond work

CURRENT PLACEMENT ON LIFE LADDER

View themselves at a **7** currently as their health, finances, and sense of purpose are rooted in their work. Growing awareness of declining relevance creates tension.



ATTITUDE TOWARDS 100-YEAR LIFE

Longer life feels destabilising if it implies loss of role
 Fear driven by declining relevance
 Requires structure, guidance, and new anchors to engage positively

Meet The Balanced

56-60 skew, Women skew



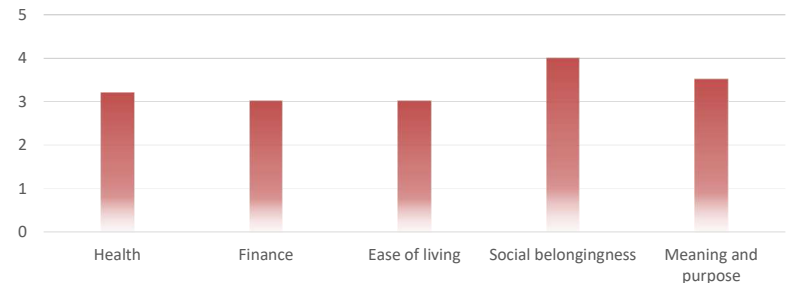
PERSONALITY

- **Clear sense of priorities** centered on family & emotional security
- Evaluates decisions through emotional security rather than ambition
- **Well-rounded, have different interests**
- **Accepting of change**

SOCIAL LIFE

- **Maintains enduring friendships**
- **Values emotional presence** over frequency of interaction
- **Strong sense of community** – not driven by grand gestures, but by staying connected

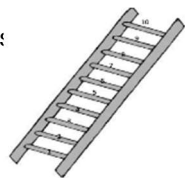
WHAT PILLARS MATTER MOST TO THEM



1. Social belonging – provides stability
2. Meaning and purpose – quiet and integrated
3. Health – stay functional to maintain current rhythm
4. Finance – supports security; does not dominate their identity
5. Ease of living – appreciated and adapted to context

CURRENT PLACEMENT ON LIFE LADDER

View themselves at an 8 currently as their family and hobbies give them stability & meaning
 Aware of age-related shifts, but not unsettled by them



ATTITUDE TOWARDS 100-YEAR LIFE

Longevity seen as another life phase to be managed
Emphasis on adjustment, not reinvention
 Longer life acceptable if it sustains emotional equilibrium and relationships

DIGITAL FOOTPRINT



KEY DRIVER

- **Family's well-being is the key driver**
- **Staying self-reliant** is also critical
- **Purpose present**, but not actively pursued or articulated

*“I was very clear in my head that I am not going to leave my daughter alone, if I need to give up the job or anything, it's ok because this was more important for me”
 I like to keep myself busy with hobbies. I enjoy simple things - I go on trips with friends, read books, listen to music, go on walks*

From mindsets to lived realities

These mindsets shape how the same pillars of life - health, finance, ease of living, relationships, and purpose - are experienced very differently.





Life through the pillars – where they stand, what they struggle with and what they seek



HEALTH & WELL-BEING



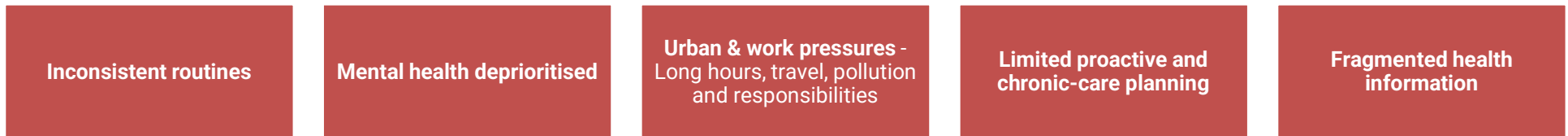
Health is seen as the ability to carry on with daily life without disruption, dependency or financial shock



What they do?

- **Routine-led health management:** walks, yoga, light exercise, portion control, and annual check-ups
- **Condition-specific tracking:** BP, diabetes, etc., using basic home devices as needed
- **Light digital use:** apps/smartwatches for steps or meditation, mainly to track consistency
- **Mental health = peace of mind,** especially for women
- **Insurance as protection:** employer-led cover, with post-retirement reliance often shifting to family plans

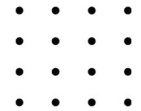
What gets in the way?



Across the 50s–early 60s, health shifts from being performance-led to risk-managed

- **50–55:** Health is performance-led (energy, stamina, mobility); fitness is reactive to early warning signs, with periodic medical engagement
- **56–60:** Health reframes as risk management; chronic conditions enter daily thinking, routines become deliberate, and check-ups more structured
- **61–65:** Health centres on preventing decline and dependency; fear of being a burden grows, with mental calm and stable routines as important as physical health

How 'health' pillar plays out for each mindset – present and future outlook



Pillar ↓ / Mindset →	SOCIAL BUTTERFLY	PURPOSE SEEKER	WORK-DEFINED ACHIEVER	BALANCED
Attitude towards health and motivators	Health enables energy , lightness and emotional harmony; socially enforced through shared routines	Health fuels purpose and contribution – more intrinsic	Health equals functionality	Health is stability and self-reliance - follow routines while accepting limits of control
Impact of retirement on health	Moderate – already follow fitness routines (e.g. group exercise), so continuity is easier	Low to moderate –prioritise mental wellness and purpose; less emphasis on structured physical exercises	High - due to lack of schedule leaving to a more sedentary lifestyle	Moderate – maintain healthy lifestyle independent of work schedules
Outlook towards 100-Year Life [health lens]	Fear that socializing will reduce, thus limiting mobility → increasing health concerns	Uncertain whether health can be sustained in the longer run	Skeptical – fear that stagnant routines post-work will worsen health outcomes	Positive yet realistic - open to a longer life, while accepting gradual health deterioration

FINANCIAL WELL-BEING



For financial well-being, there's a strong mental linkage with being independent post retirement – with savings, safety net, future support

What they do?

- **Money is managed with discipline and caution**, with low appetite for high risk
- **Savings-first portfolios**: early reliance on FDs, post-office schemes and government bonds
- **Selective market exposure**: mutual funds, equity and ULIPs used mainly for shorter-term gains; **gold and property as long-term security**
- **Gendered management patterns**: men largely self-manage, seeking trusted (often informal) advisors for equities; women typically rely on husbands or family members



What gets in the way?

Uncertainty about inflation, rising living cost, longer lifespan

Fear of relying on children makes them avoid risk

Fragmented financial guidance - Advice from apps, advisors, banks

Rising healthcare costs

Fear of digital fraud

Across the 50s–early 60s, money moves from opportunity-building to protection and control

- **50–55**: Finance is growth-leaning and opportunity-led; confidence is tied to active income and willingness to explore instruments
- **56–60**: Finance shifts to security and control; planning becomes more defensive, with greater reliance on advisors and structured approaches
- **61–65**: Focus is on sufficiency, not growth; confidence rests in accumulated assets, with lingering anxiety around longevity-related erosion



How ‘finance’ pillar plays out for each mindset – present and future outlook

Pillar ↓ / Mindset →	SOCIAL BUTTERFLY	PURPOSE SEEKER	WORK-DEFINED ACHIEVER	BALANCED
Attitude towards finance and motivators	Money enables lifestyle, freedom and experiences; disciplined at a base level but can be impulsive at times	Sees money as a tool for control and meaning ; values structure, discipline and long-term planning	Money is closely tied to success and achievement ; well-researched but allows indulgence as a reward	Views money through a security lens; steady , cautious and low-risk oriented
Impact of retirement on financial well-being	Low to moderate – while there is some anxiety in the absence of regular earning, most have a diversified portfolio to sustain their lifestyle [till 75 years]; post which they may have to make certain compromises			
Outlook towards 100-Year Life [financial lens]	Comfortable in the present but not mentally geared for a very long financial horizon	Fairly prepared and aware, with minor doubts about long-term adequacy	Confident today, but concerned about sustaining income and lifestyle over a longer lifespan	Positive yet realistic - believes in planning but knows health and costs will rise over time

EASE OF LIVING

Ease of living is about living calmly, safely – without daily negotiation or dependence on others



What they do?

- **Structure their lives to reduce friction** – prefer trusted services, avoid crowded spaces
- **Leverage digital convenience** [only if considered safe] – e.g., using Blinkit, Bigbasket, Uber, PhonePe, etc.
- **Strive for safe living environment** – with self-managed safety measures like guards, CCTV, locks

What gets in the way?

Poor environmental quality	Stressful mobility with traffic, long commute times, potholes	Poor hygiene and civic discipline
Safety concerns	Limited age-friendly public spaces	Fear of digital fraud and financial scams

As a result [esp due to external challenges], want to move to a more peaceful area – however, stay in the city as that can offer socialising avenues, be closer to family / relatives and even to stay relevant – be more in sync with the city life

Senior Living: Accepted in Theory, Resisted in Self

- Ageing is imagined within familiar places to preserve comfort and reduce stress
- Senior living communities are respected in theory - seen as offering independence, comfort, care access, and social life (distinct from old-age homes)
- Rational benefits are clear - structure, care access, and not burdening children
- However, personal adoption is resisted due to emotional, cultural, and identity-related hesitation

How ‘ease of living’ pillar plays out for each mindset – present and future outlook



Pillar ↓ / Mindset →	SOCIAL BUTTERFLY	PURPOSE SEEKER	WORK-DEFINED ACHIEVER	BALANCED
Meaning of ease of living	Stability, routine, predictability, and some level of comfort			
Outlook towards future living	Want to stay in the city – value the independence and social access it provides	Open to relocating for meaning ; not emotionally tied to the city or children	Want to remain in the city ; hoping to stay engaged with work through consultancy or part-time roles	Want to move to a more peaceful area near the city - less crowded, calmer environment
Outlook towards senior living community	Not open to senior living – perceived as far from the city and away from their social circle	Open to senior living if it preserves autonomy and dignity		Open to senior living only if family proximity is maintained

Notes:

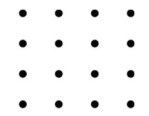
Retirement is not perceived to significantly impact ease of living.

For future living, no significant differences are observed between natives and outsiders.

SOCIAL BELONGINGNESS



Social belonging is seen as essential to emotional well-being and everyday energy

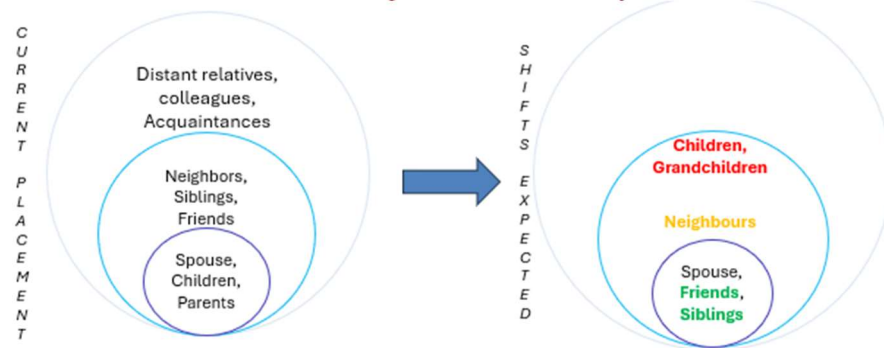


What they do?

- Belonging is defined **less by “number of people”** and **more by reliability, familiarity, and emotional safety**
- **Maintain strong inner circles** – regular in-person meet-ups with close friends / cousins and shared activities such as trips, dinners, and social gatherings *[work-defined and purpose seekers typically have fewer friends]*
- **Stay connected digitally** through whatsapp groups, video calls, etc.
- Participate in organised social groups such as country clubs, exercise groups, Rotary/Rotaract groups, and kitty groups. These meet daily, weekly, or monthly depending on the activity.

Note: Social belonging shows more **continuity than disruption** across ages 50–65; shifts are gradual and shaped more by life events and mindset than by age alone.

What can get in the way?



Most visualise their social circle **shrinking** as they age

- **Children remain central but distant** - day-to-day closeness reduces as children live independently or abroad.
- **Grandchildren offer emotional continuity**, but participants do not see their role as significant.
- **Neighbours, friends, and siblings move inward**, becoming key sources of companionship and support.
- **Casual social layers fall away** - the ability to socialise widely decreases with age.

How ‘social belongingness’ pillar plays out for each mindset – present and future outlook



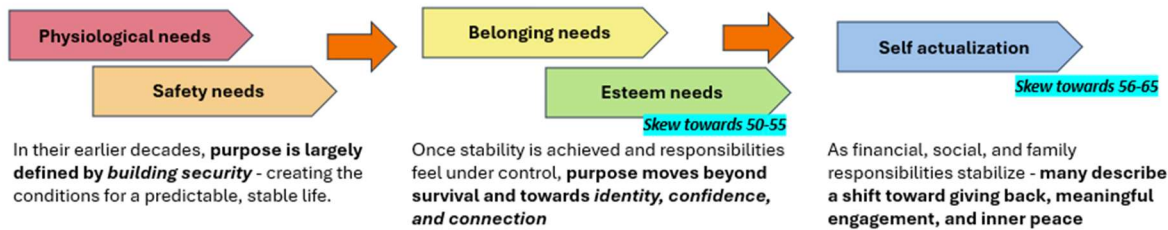
Pillar ↓ / Mindset →	SOCIAL BUTTERFLY	PURPOSE SEEKER	WORK-DEFINED ACHIEVER	BALANCED
Meaning of social belongingness	Vibrant, active social life; feeling connected and socially alive	Connection through shared values , causes and meaning	Functional, limited interaction ; often work-linked	Emotional warmth through family and steady friendships
Impact of retirement on social belonging	Low – retirement provides more time to spend with their social circle	Low – expect their social circle to expand as they connect with like-minded individuals and the communities they serve	High – current social circle consists largely of colleagues and professional contacts, which will reduce post-retirement	Low – social circle is rooted in family, cousins, close friends, and community
Outlook towards 100 year life [social lens]	Want continued social stimulation ; fear shrinking social circles post-retirement	Expect their social world to expand through mentoring, volunteering, causes	Anticipate a sharp drop without work ; socially under-prepared	Confident of long-term support through family [including children] and close friends

MEANING & PURPOSE



Meaning and purpose evolve from responsibility and stability towards contribution, peace, and inner fulfilment

What they do?



What can get in the way?

Fear of purposelessness once responsibilities reduce	Concern about relevance with age – fear of being left behind socially, intellectually, or culturally
Loss of identity tied to roles, especially work roles	Need to feel useful, not dependent

- ‘Meaning’ is **deeply embedded in family, work, service, well-being, spirituality** and giving back
 - 50–55: Meaning still strongly tied to work, responsibility and being needed
 - 56–65: Gradual shift toward inner peace, contribution and emotional fulfilment
- When mapped across life journeys, their **understanding of meaning and purpose naturally mirrors Maslow’s hierarchy of needs**

How 'meaning and purpose' plays out for each mindset – present and future outlook



Pillar ↓ / Mindset →	SOCIAL BUTTERFLY	PURPOSE SEEKER	WORK-DEFINED ACHIEVER	BALANCED
What meaning and purpose means	Derived from social life, activities, travel, and daily engagement with groups	Rooted in causes, service, contribution, and mission-driven action	Anchored almost entirely in work , productivity, and providing for family	Comes from multiple sources - hobbies, family, spirituality, and simple, peaceful living
Impact of retirement on meaning and purpose	Low – retirement provides time to engage with interests; meaning remains largely extrinsic	Low – expect more time to actively engage with social communities and causes	High – absence of work creates a lack of purpose	Low – do not derive meaning from work; have multiple interests and more time to pursue them
Outlook towards 100 year life [meaning and purpose lens]	Purpose depends on external stimulation and people	Purpose is internal , lifelong, and adaptable	Cannot imagine meaning beyond the career span	Purpose sources are stable , but health may limit engagement over time



Closing Reflection: Rethinking longer lives

The idea of a “100-year life” often feels abstract - or even demotivating - to people in their 50s and 60s. What resonates more strongly is the desire to live better, rather than simply live longer.

Across this study, participants found it difficult to imagine life far ahead in the absence of visible, relatable examples of ageing well. Openness to a longer life was shaped less by age itself and more by how grounded people already felt - in their routines, relationships, sense of purpose, and identity. What people sought was not radical reinvention, but continuity: the ability to sustain independence, meaning, and connection as life evolves.

While a 100-year life may feel distant or unrelatable today, longer lives will increasingly be the norm for generations that follow. For people currently in their 30s and 40s, the realities explored in this report will not be optional questions but lived ones. Preparing for longevity, therefore, cannot begin late in life, nor can it be reduced to health or finances alone. It must be shaped earlier, built gradually, and anchored in how people live meaningfully across decades.

Longevity is not only about adding years.

It is about how life is lived, adjusted, and sustained - over spans of time that will increasingly exceed what earlier generations ever had to imagine.

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