

AI-00477 Social Security Full Retirement Age

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Can you tell me if the following essay on not retiring at social security full retirement age is good or not. Please make it better:

In theory, working longer makes sense but there are other factors to consider such as joy, freedom, autonomy, satisfaction, contentment and need over financial stability. Once the economic stability is somewhat present a careful plan of exiting the workforce can be made.

Basing a retirement on an extrinsic motivation such as extra future paycheck \$\$ is just not enough good reason. Other variable is the end date, no one knows that we all end up 80-90 years down the road.

Your retirement case is so different than ours, you have medical practices and duty to humanity and you can't just turn off works just like what we did but the basic premise is the same. In the topic of running out of money, there are ways now in the investment world that any person can do with enough capital, a self-directed investment with low cost and minimal risk.

Overall, your essay is well-written and makes some good points about the importance of considering factors other than financial stability when deciding when to retire. However, there are a few things you could do to improve it:

- **Add a stronger introduction.** Your current introduction is a bit vague and doesn't really give the reader a good sense of what the essay will be about. You could try something like:

In today's world, many people are choosing to work longer than they did in previous generations. While there are certainly financial

benefits to working longer, it's important to consider other factors as well, such as joy, freedom, autonomy, satisfaction, and contentment.

- **Provide more evidence and examples to support your claims.** For example, in your first sentence, you say that "working longer makes sense." It would be helpful to explain why this is the case. You could provide some statistics on the financial benefits of working longer, or you could share some personal stories from people who have chosen to work longer.
- **Be more specific about your recommendations.** In your conclusion, you say that there are ways to invest money safely and with low risk. It would be helpful to provide some specific examples of these investment strategies.

Here is a revised version of your essay that incorporates these suggestions:

Introduction

In today's world, many people are choosing to work longer than they did in previous generations. While there are certainly financial benefits to working longer, it's important to consider other factors as well, such as joy, freedom, autonomy, satisfaction, and contentment.

Body

One of the main reasons why people choose to work longer is to save more money for retirement. According to a study by the Social Security Administration, the average worker who retires at age 62 receives about 30% less in benefits than someone who retires at their full retirement age of 67. This means that working longer can make a big difference in how much money you have to live on in retirement.

Another reason why people choose to work longer is because they enjoy their work. They may find their jobs to be stimulating and rewarding, and they may not be ready to give that up. Additionally, working can help people stay active and engaged in their communities.

However, there are also some downsides to working longer. For example, people who work longer may have less time to spend with their families and friends. They may also be more stressed and overworked. Additionally, people who work longer may be more likely to develop health problems.

Conclusion

Ultimately, the decision of when to retire is a personal one. There is no right or wrong answer. It's important to weigh the financial, physical, and emotional factors involved and make the decision that's best for you.

If you are considering working longer than your full retirement age, there are a few things you can do to prepare. First, make sure you have a good financial plan in place. This will help you ensure that you have enough money to live on in retirement. Second, talk to your doctor about your health. Make sure you are taking care of yourself and that you are able to handle the demands of your job. Finally, think about your work-life balance. Make sure you have enough time to do the things you enjoy and to spend with the people you love.

Additional recommendations

If you are concerned about running out of money in retirement, there are a few things you can do to reduce your risk. First, invest your money wisely. There are a number of safe and low-risk investment options available. Second, work with a financial advisor to develop a retirement plan that is tailored to your specific needs. Finally, consider working part-time in retirement. This can help you supplement your income and stay active.