

Plan Your Future with AI

A hands-on workshop – Mind, Muscle and Money

OWL Planning · presented with Collegica

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Collegica

For aging well,
you need three M's:

Mind,
Muscle
and **Money**



OWL Planning
Optimal Wealth and Longevity Planning

Before we start

- **Have your phone or laptop open — we will use an AI model live, twice**
- **Nothing you type today needs your real name, employer or account numbers**
- **One page per phase; take what applies to you, skip the rest**
- **Questions any time — this is a workshop, not a lecture**

Retirement, planned badly

- **One number, checked once a year, by one person**
- **Health handled by a family doctor with eleven minutes**
- **The body handled – or not – by no one in particular**
- **Three separate rooms, three separate timelines, no one holding all three**

Three kinds of capital

- **Mind** — enough cognitive reserve that you are still the one making the decisions
- **Muscle** — enough strength, balance and aerobic capacity to carry your own groceries up your own stairs at eighty
- **Money** — enough capital that your later years are not governed by the price of things

Why one plan

- **Optimise only the mind – nothing to spend the clarity on, or the strength to use it**
- **Optimise only the body – you arrive at eighty strong, anxious, and short of options**
- **Optimise only the money – you can fund a very comfortable confinement**
Wealth in a wheelchair is a different asset from wealth on a mountain trail.

This is a method, not advice

- **Nothing today is personalised medical, cognitive or financial advice**
- **Treat any real change in memory or word-finding as something to have assessed – never trained around**
- **Take what you draft today to your doctor and to a fee-only planner**

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Mind, muscle and money all compound, all decay when unattended, and all fail suddenly rather than gradually.

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- **Fails: cognitive impairment · a fall that breaks something · a bad drawdown**

Biological inflation

- **Cash under a mattress quietly loses value – everyone accepts this**
- **An untrained body loses value on the same schedule**
- **An untrained mind does too – fewer people notice this one**

Cognitive reserve

- Behaves less like a stockpile, more like a credit line
- Two people with identical scan-confirmed pathology can present a decade apart in symptoms
- The gap tracks with education, occupational complexity, and how much novel demand you place on your own thinking
- Built the way the other two are — starts paying off decades before you need it

45% is modifiable

The Lancet Commission on dementia prevention: an estimated 45% of dementia cases trace to fourteen modifiable factors across a lifetime.

- **Early: less education**
- **Midlife: hearing loss, hypertension, obesity, alcohol, brain injury**
- **Later: smoking, depression, inactivity, diabetes, isolation, vision loss**

Roughly half that list is a heart, ear and eye problem — not only a brain one.

Muscle, in numbers

- Roughly 3–8% of muscle mass lost per decade after thirty
- Accelerating after sixty to 1–2% per year
- Power — force produced quickly — falls fastest, and it is what turns a stumble into a recovery rather than a fracture

The three phases

Retirement is usually modelled as one flat thirty-year line. It is not one.

- **Cognitive reserve, physical capacity and spending are all closest to their peak at the same time – and only briefly**

Phase 1 – Go-Go (60–72)

- **Mind: build reserve in genuinely new domains; get hearing, vision, blood pressure checked; set up power of attorney now**
- **Body: build the largest possible buffer – VO max, joint mobility, resistance training**
- **Money: peak discretionary spending, matched to peak physical autonomy**

Phase 2 – Slow-Go (73–82)

- **Mind: protect against isolation as deliberately as against a fall – a standing social commitment**
- **Body: balance, fall prevention, sit-to-stand speed**
- **Money: reallocate toward home ergonomics, local leisure, tax-efficient estate structuring**

Phase 3 – Care Support (83+)

- **Mind: routine, familiar surroundings, caregiver engagement – proof the Phase 1 paperwork was actually done**
- **Body: functional movement, bed-to-chair independence, grip strength**
- **Money: drawdown of ring-fenced care funds**

Try this now – 3 minutes

On your own page: which phase are you closest to, honestly?

- **Write one thing in mind, one in muscle, one in money you would shift this year if that phase starts sooner than you planned**
- **No wrong answers – this is a first draft, not a filing**

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- **Generating the twenty questions to ask a real professional**
- **A weekly ten-minute review that has your plan in context**

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- **Caring whether you do it**

Never paste this into a chatbot

- **Your SIN or Social Security number, account numbers, banking credentials**
- **Full medical records**
- **Your name plus your net worth in the same sentence**

Instead: plan in ratios. “My spending is \$X. My RRSP is 5.8X.” – not the dollar figures themselves.

Try this now – 5 minutes

Open a model on your phone. Paste this, filling in your own age and one honest constraint:

I am [age], work a desk job, and have about three hours a week for something genuinely new. Suggest three unfamiliar skills or domains I could commit to for six months – at least one with a social version near me – and explain why each counts as novel learning, not practice at something I already do.

The three plans, in one line each

- **Mind** — novel learning, structured social contact, sleep, vascular risk factors, aerobic exercise
- **Muscle** — two full-body sessions a week: one squat, one hinge, one push, one pull, one carry
- **Money** — measure the year, set the floor, clear high-interest debt, fill the tax-advantaged space, automate

Keep the plan alive

- Put mind, muscle and money in three plain files, under version control
- A quarterly ritual, twenty minutes: paste the file, ask what changed, update the markers, commit
- Reviewing the cognitive and physical markers in the same sitting as the money is the part that makes it OWL, not three plans in separate drawers

Where to go from here

- The full framework, with every prompt used today: **Planning to Age Well, with AI** — collegica.org/aging-well/ai-planning
- The first step of the money plan, as a tool: **A Year of Spending, from Your Own Statements** — collegica.org/aging-well/budget-from-statements
- Slides, video and this deck: collegica.org/talks

Thank you

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Questions – now, or find us after.