



FRANKLIN  
TEMPLETON

# DEAR ME: A LETTER TO THE FUTURE YOU

To be opened on: [Date of your retirement]

Dear [ Your first name ],

## Set the scene

You did it! Sure, you made one or two financial missteps along the way, like that time you [ name an impulse purchase ]. But look at you now. You're \_\_\_ years old. Your hair is [pick one: white / grey / a memory], your teeth are [pick one: all yours / veneers / a repository of titanium], and you should be feeling pretty good about yourself (if we say so ourselves).

## Be specific

Just five minutes ago, you watched the sun set behind the [ thing you were overlooking ], and now you're in [ your favourite room ], watching [ one of your favourite people ] cut slices of the most decadent [ name your flavour ] cake you've ever seen. [ Another person ] is raising a glass. And [ one more person ] is about to say a few words in your honour, because you guessed it: today's the day we retire.

You lucky [ your favourite expletive ].

## How will you spend your time?

So what's next for us?

You've always loved [ your favourite hobby ]. And you've always wanted to learn how to [ the thing you've always wanted to learn ].

Well, what are you waiting for? YOLO, as the septuagenarians are always saying.

## How much is this going to cost?

And just how much is this going to cost? Adjusted for inflation, you're about to spend around [\_\_\_]\* of what we earned way back when we wrote this letter.

\*The retirement rule of thumb is that you should expect to spend 80% of your peak earnings, but rules aren't for everyone.

Not to blow my own horn, Future Me, but every time I decided not to [ name your favourite indulgence ], I did that so you could [ name a fun thing you'll do in retirement ]. Every time I increased my direct deposits, I did that so you could [ name a second retirement activity you're looking forward to ]. Every single time I put off immediate spending for future rewards? All for you. I guess what I'm saying is:

Congratulations! And...

I hope you appreciate everything I've done for you.

Yours truly,

[ You ]