

TOO EARLY TO RETIRE. FEELING TOO LATE TO START.

For those of us born in the 1970s

A note on the tiredness under the anxiety, how much working life is left, and what our experience is worth now that AI writes the first draft.

THREE THINGS THIS COVERS

01 **The sadness under the anxiety**

What forty years of adapting leaves behind

02 **How much working life is left**

The arithmetic is kinder than the feeling

03 **What our experience is worth**

And where to start this month

WHAT WE HAVE LIVED THROUGH

We learned it all. Every time.

- The phone on the kitchen wall
- The PC, email, the internet
- The phone that never leaves the pocket
- And now AI

The generation before us retired before the internet. The ones after grew up inside it. We crossed over on foot.

WHAT THE SADNESS IS USUALLY ABOUT

01 Grief nobody made time for

Each wave retired a way of living, and the next was already due

02 The tiredness of starting again

Never a long stretch of simply being good at something

03 Speed where depth used to be

A hunger for stillness our days rarely feed

04 A nervous system that stays on duty

Vigilance that started as a reaction and became who we are

HOW MUCH WORKING LIFE IS LEFT

2044

Born in 1975? Under current rules you can keep working to around 2044.

Singapore's re-employment age rose to 69 on 1 July 2026, on track to 70 by 2030. Ministry of Manpower, Committee of Supply 2026. Eighteen years is about as long as the smartphone has existed.

WE ARE AT THE LOW POINT

~50

The age at which reported well-being bottoms out, before it rises again

How we feel at 50 is a poor forecast of how we will feel at 60. Blanchflower (2021), Journal of Population Economics, 145 countries.

WHAT OUR EXPERIENCE IS WORTH

**AI writes the first draft.
Someone has to know when it is
wrong.**

A plausible wrong answer is more dangerous than an obvious one. Catching it takes someone who did the work by hand for twenty years. We are the last generation that learned most of our work before software did any of it.

WHERE TO START THIS MONTH

1 **Take one task you know well**

Do it with AI for thirty days and check every output

2 **Use the credit you already have**

\$4,000 SkillsFuture Credit (Mid-Career) for citizens 40 and above, no expiry

3 **Protect one unhurried hour a day**

A rested mind learns faster than an anxious one

4 **Say it out loud to one person your age**

Nearly everyone in the room feels it too

WHEN IT IS MORE THAN TIREDNESS

If the sadness has become heavy most days, talk to someone qualified to help.

1771

National mindline

Free, 24 hours, by phone, WhatsApp or chat

1767

Samaritans of Singapore

24 hours, if you or someone close has thoughts of suicide

//

We are the last people who learned the work before the tools arrived. That is what the tools most need.

Take the unhurried hour first. The rest can start tomorrow.



Terence Kok

AI & Innovation Strategist

Save · Comment · Follow