



## Award Winner

# The Messy Complexity of Real Lives

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*This fictional account describes a future where retirement planners collaborate with AI to address complex retirement scenarios. The narrative and the linked artifact were generated with the help of AI.*

The morning rain streaked down the floor-to-ceiling windows of Marcus Delacroix's thirty-second-floor office, transforming downtown Atlanta into an impressionist painting of blurred lights and shadowed towers. Marcus stood with his back to the door, watching the city wake up, his reflection ghostlike in the glass—a tall, lean figure in a charcoal suit that had seen better days, silver creeping into his temples like frost on autumn leaves. At 52, he'd been in retirement planning long enough to remember when spreadsheets were actual sheets and when "artificial intelligence" meant a calculator that could do compound interest.

"ARIA, what's my nine o'clock look like?" he asked the seemingly empty room.

A gentle pulse of blue light emanated from the translucent panel embedded in his desk. "Robert and Maria Chen, scheduled for comprehensive retirement planning consultation," the AI responded, her voice carrying the subtle warmth Marcus had carefully adjusted. "I've completed preliminary analysis based on their submitted documents. Several interesting family dynamics to consider."

Marcus turned from the window, straightening his tie—a habit from the old days when first impressions mattered. "Interesting how?"

"Three-generational financial interdependencies with significant emotional weighting factors. Mr. Chen's parents both require escalating care; his mother has dementia and his father has a heart condition. Three adult children with varying support needs."

The door chimed softly. "They're here," ARIA announced. "Biometric scan shows elevated stress indicators in Mr. Chen. Mrs. Chen appears calm but uneasy about discussing their finances."

"Privacy mode, ARIA. Be on stand-by."

"Certainly—will follow your lead."

Marcus opened the door to find a couple in their late fifties, the kind of successful professionals who'd done everything right but still carried the weight of uncertainty on their shoulders. Robert Chen was compact and precise, an engineer's bearing even in how he shook hands—firm and reliable. His wife Maria was taller, with the kind of observant eyes that suggested her part-time physician status was more about choice than necessity.

"Mr. and Mrs. Chen, please, sit wherever you're comfortable," Marcus gestured to the conversation area: two couches facing each other across a low table made from reclaimed wood, its surface embedded with a nearly invisible display that ARIA could activate when needed.

Robert chose the couch facing the door. Maria sat beside him but angled slightly away, creating space while maintaining unity. Marcus had seen this body language a thousand times: couples who loved each other but carried different anxieties about money.

"Before we begin," Marcus said, settling into his chair, "I want you to know that everything we discuss today is building toward something tangible you can take home and adjust as life changes. My AI partner—we call her ARIA—is listening with your permission, not to judge but to create a living financial map that reflects your actual life, not just your numbers."

"AI partner?" Robert leaned forward, interest piqued. "How does that work exactly?"

"Think of ARIA as the world's most sophisticated financial analyst combined with a family therapist's insight into relationships," Marcus explained. "She processes millions of data points while we talk—market conditions, actuarial tables, tax optimization strategies—but more importantly, she listens to what matters to you. The dashboard she creates isn't just numbers; it's your family's story translated into actionable intelligence."

Maria's skepticism was polite but present. "And this AI understands our... human nature?"

Marcus nodded. "Would you like a demonstration? ARIA, what have you noticed so far?"

The table's surface shimmered to life, displaying a soft, non-intrusive pattern. ARIA's voice was thoughtful, measured: "Mr. Chen has mentioned his parents twice in greeting conversation, suggesting caregiving responsibilities weigh heavily. Mrs. Chen touched her wedding ring when discussing retirement timing, possibly indicating concern about lifestyle changes affecting their relationship. Both of you looked at each other when Marcus mentioned 'living financial map,' implying you've had this conversation before but haven't found a solution that satisfies both perspectives."

Robert and Maria exchanged glances, surprised but not uncomfortable.

"That's... remarkably perceptive," Maria admitted.

"It gets better," Marcus said. "But first, tell me about your family. Not your finances—your family."

And so, they began. Robert spoke about his mother Dorothy first, his voice carrying the particular exhaustion that comes from watching someone you love disappear one memory at a time. "She was a calculus teacher," he said, fingers unconsciously tracing integral signs on his knee. "Brilliant woman. Now she can't remember anything. The memory care facility costs six thousand a month, and that's the basic option. The good ones are closer to ten thousand."

"And you're covering the difference between what her assets provide and what she needs," Marcus said. It wasn't a question.

"She's my mother," Robert replied simply. "My father too. His pension covers most of his expenses, but the heart medication, the specialists... it adds up."

Maria took over with a physician's clinical precision. "We have three children. Emma's in her third year of medical school, following in my footsteps but with debt I never had to carry. Hundred and eighty thousand and counting.

Michael is... finding himself. He's 32, started his third company last year. Brilliant, but anxiety issues make traditional employment challenging. We cover his health insurance."

"And Sarah?" Marcus prompted gently.

"Sarah's doing well," Robert said, pride evident. "Marketing manager, married, baby on the way. But they're trying to buy a house in this market..." He trailed off, the unspoken expectation hanging in the air.

As they talked, Marcus could feel ARIA working in the background, processing not just the facts but the emotions, the obligations both stated and implied. The dashboard was building itself in real-time, creating connections between family members, mapping financial flows, calculating the delicate balance between supporting others and securing their own future.

"Tell me about your dreams," Marcus said, shifting the conversation. "Not retirement, dreams. What does life look like when work becomes optional?"

Robert's ears perked up for the first time. "You know... I want to sail. Nothing crazy—maybe a 35 footer, something I can single-hand when Maria's working. There's something about being on the water, where the only problems are wind and waves..."

"And you?" Marcus turned to Maria.

"Travel, but not the tourist kind. Medical missions maybe. There's so much need, especially for the type of skillset I have. Maybe teaching too, passing on what I know." She paused. "But every time we start planning, something comes up. Emma's tuition, or Michael, or my father-in-law..."

Marcus nodded. "The sandwich generation dilemma—caught between aging parents and adult children who still need support. ARIA, can you show them what we're building?"

The table's display lit up again. There was Robert at the center, connected by flowing lines of light to each family member. The lines pulsed with different colors: red for obligations, green for support received, gold for emotional bonds that carried financial implications.

"This is your family financial ecosystem," Marcus explained as the Chens leaned forward, fascinated. "Every person affects every other person. Watch what happens when we adjust variables."

He gestured, and Dorothy's node pulsed. "If your mother needs elevated care in two years, which statistically is likely given her condition's progression, that's an additional four thousand monthly. See how it affects your retirement timeline?" The display showed Robert's retirement age sliding from 65 to 67.

"But now watch this," Marcus continued. ARIA highlighted several optimization strategies. "If we implement a Charitable Remainder Trust for some of your appreciated assets, combine it with a 529-to-Roth conversion for funds originally saved for your children's education, and establish an Irrevocable Life Insurance Trust..." The retirement age slid back to 65, even with the increased care costs.

Maria was studying the display intently. "This shows Michael's health insurance as an ongoing cost, but what if his company succeeds?"

"Excellent question." Marcus touched Michael's node, and alternative pathways branched out like a probability tree. "ARIA factors in multiple scenarios. There's a 30% chance Michael's startup succeeds within three years, which would eliminate that obligation. But there's also a 15% chance he'll need additional support. The model accounts for both."

"What about the intangibles?" Robert asked quietly. "The fact that I can't just... abandon them. Even if it makes financial sense."

Marcus smiled. "That's where ARIA truly shines. She doesn't optimize for maximum wealth, but for your values. ARIA, show them the values weighting."

The display shifted, showing sliders for different priorities: Family Support, Personal Goals, Legacy Planning, Security. Each was set based on what ARIA had inferred from their conversation.

"These aren't fixed," Marcus explained. "You can adjust them anytime, and the entire plan recalculates. But based on our conversation, ARIA has weighted family support at 70%, personal goals at 20%, legacy at 10%. Is that accurate?"

Robert and Maria looked at each other in a negotiation that didn't need any words. "Maybe 60-30-10," Maria said finally. "We need to live too."

With a gesture from Marcus, the sliders adjusted. The retirement age improved slightly, and a new element appeared: a sailboat icon next to Robert's node, a plane icon next to Maria's.

"Your dreams matter," Marcus said approvingly. "They're not selfish. ARIA's analysis shows that people with concrete retirement goals actually achieve financial independence an average of three years earlier. The sailboat isn't a luxury—it's a driver."

They spent the next hour diving deep into the model, exploring scenarios. What if Emma specialized in a high-earning field versus family medicine? What if they downsized their home earlier? What if Robert's diabetes required more intensive management? Each question spawned new branches in the display, showing pathways and probabilities.

"The most powerful feature," Marcus explained, "is that this isn't static. ARIA continues learning, adjusting based on real-world changes. Market crash? The model adapts. Unexpected inheritance? It recalculates. Michael gets married? New scenarios emerge."

Maria had been quiet for several minutes, studying the projection that showed her working part-time until seventy. "Can we see what happens if I go full-time for five more years instead of part-time for 14?"

The model shifted, and suddenly new possibilities opened. Earlier retirement for Robert, fully funded medical mission trips, even the ability to help Sarah with her house down payment without compromising their own security.

"I never saw it laid out like this," she murmured. "The connections, the trade-offs... it's all been abstract until now."

Robert was exploring a different angle. "ARIA, what about tax optimization? We're paying a fortune, and I know there must be better ways..."

The display zoomed into tax strategies, showing detailed flows of money through different vehicles, each with its own advantages. "Based on your situation," ARIA explained, "you could reduce your tax burden by approximately 32 thousand annually through strategic trust structures and qualified charitable distributions. Would you like me to model the implementation timeline?"

As they explored, Marcus watched the couple transform. The tension in Robert's shoulders eased. Maria moved closer to her husband, their body language shifting from parallel anxiety to collaborative problem-solving. This was

why he still did this work and why he hadn't retired himself despite having the means—the moment when people realized their dreams weren't impossible, just complex.

"There's something else," Marcus said as the session neared its end. "ARIA has created a personalized dashboard you can access from home. It's not just a report but a living document that updates in real-time. Market conditions, family changes, new opportunities—it all flows into your model."

He pulled up the final dashboard on the display. It was elegant in its simplicity, with the complex calculations hidden beneath an intuitive interface that showed their family tree, financial flows, adjustable goals, and most importantly, a clear path forward.

"Every toggle, every adjustment you see here, you can control," Marcus demonstrated. "Want to see what happens if you support your mother's care at a higher level? Toggle it on. Curious about buying that sailboat? Add it to your goals. The model recalculates instantly, showing you the true cost not in dollars but in time—months added or subtracted from your retirement timeline."

"What's remarkable," Marcus continued, "is that each family member's node is interactive. Click on anyone and you'll see their personalized life expectancy analysis." He touched Dorothy's node, and a detailed panel appeared. "Your mother is 84 with dementia. The model shows her statistical life expectancy at 91, but health-adjusted to 87, with approximately two quality years remaining. This helps plan care costs with precision."

Robert clicked on his own node, seeing his life expectancy of 82, reduced to 79 with diabetes, with 18 quality years projected. "This is sobering but necessary," he murmured.

He was practically leaning into the display now, the engineer in him fascinated by the elegant solution to a complex problem. "This accounts for healthcare cost inflation? Portfolio volatility? Economic downturns?"

"All of it," Marcus confirmed. "Plus factors most planners ignore: cognitive decline probabilities, long-term care insurance optimization, even the statistical likelihood of your children's financial independence based on their career paths and psychological profiles."

"Psychological profiles?" Maria raised an eyebrow.

"Optional and privacy-protected," Marcus assured her. "But if you choose to input behavioral patterns, such as Michael's anxiety affecting his earning stability, Emma's driven personality suggesting early financial independence, the model becomes even more accurate."

They spent another 30 minutes customizing the dashboard, adding personal touches. Robert insisted on modeling three different sailboats. Maria added specific medical missions she'd researched. They both adjusted the support levels for their children, finding a balance between help and enabling dependency.

"Here's the link," Marcus said finally, transferring the access to their devices. "[Chen Family Dashboard](#). It's encrypted, private, and yours to control. ARIA will send you monthly insights, but more importantly, you can ask her questions anytime. Three in the morning anxiety about market conditions? She's there. Unexpected medical bill? Update the model and see your options immediately."

As the Chens prepared to leave, the atmosphere had completely changed from their arrival. Where there had been tension, there was now partnership. Where there had been overwhelming uncertainty, there was now a navigable path.

Robert shook Marcus's hand again, but this time it was different: warmer, less clinical. "Thank you. For the first time in years, I feel like we can actually do this. Support everyone we love and still have our own lives."

After they left, Marcus stood again at the window, watching the rain stop and the sun break through the clouds. ARIA's gentle pulse indicated she was still processing.

"Observations?" he asked.

"Their probability of successful retirement at their goal age increased from 42% at arrival to 78% after planning implementation."

Marcus nodded, already preparing for his next appointment. Another family, another complex web of dreams and obligations, another chance to prove that the future of financial planning wasn't about choosing between human wisdom and artificial intelligence—it was about combining them to serve the beautiful, messy complexity of real lives.



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