

AI-03386 Deathbed Test

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Elaborate and delve:

The Deathbed Test: On your deathbed, will this matter? List 22 examples.

The Deathbed Test

“On your deathbed, will this matter?”

The Deathbed Test is a time-compression heuristic. It collapses decades of living into a final vantage point—when status games fade, ego dissolves, and only meaning remains. From that perspective, many daily anxieties reveal themselves as noise.

It is not a call to abandon ambition or responsibility. It is a filter:

Does this choice compound into dignity, love, contribution, or peace—or is it merely feeding fear, pride, or habit?

Below are 22 elaborated examples—each framed as a real-life decision moment and how it looks when passed through the Deathbed Test.

22 Examples of the Deathbed Test in Action

1. Winning an argument with your spouse
On your deathbed, you won't replay the clever comeback—you'll remember whether you were kind, fair, and present.
2. Working late at the expense of family time
Promotions blur together. Missed dinners and childhood moments remain sharply defined.

3. Holding a grudge for years
Grudges age poorly. Forgiveness often arrives late—when time to practice it is gone.
4. Choosing a safer life over a truer one
Regret comes less from failure than from unlived potential.
5. Accumulating money without meaning
Wealth matters only insofar as it bought freedom, security, or generosity—not numbers on a statement.
6. Taking care of your health early
You'll wish you had moved, slept, and eaten better—not that you'd squeezed in more meetings.
7. Being emotionally available to your children
Children remember attention, not provision alone.
8. Fear of embarrassment preventing action
On your deathbed, embarrassment dissolves; only courage—or the lack of it—remains.
9. Chasing status symbols
Titles, cars, and accolades don't visit you at the end—people do.
10. Spending time with parents while they're alive
You'll never wish you had spent less time with them.
11. Saying "I love you" often and clearly
Unspoken love becomes a lifelong regret when time runs out.
12. Delaying joy until "someday"
Someday often never comes. Joy is meant to be practiced, not postponed.
13. Choosing integrity when cutting corners was easier
Self-respect outlives shortcuts.
14. Listening instead of multitasking
Being fully present becomes a memory others carry of you.
15. Letting fear dictate life choices
Fear's voice grows loud in youth—and silent at the end, when it's too late.

16. Investing in friendships
Social wealth compounds quietly and pays out heavily at the end of life.
17. Creating something that outlives you
A book, business, tradition, or act of service echoes longer than consumption.
18. Over-optimizing trivial decisions
The energy spent agonizing over small things could have fueled meaningful ones.
19. Choosing kindness when it costs you
Kindness is remembered disproportionately to its effort.
20. Apologizing first
Pride feels expensive when time is scarce.
21. Living according to your values, not others' expectations
No one else's approval sits beside you at the end.
22. Being at peace with yourself
The ultimate test is not "Was I successful?" but "Was I honest with myself?"

A Simple Rule of Thumb

When stuck in a decision loop, ask:

"If this were my final year, would I still choose this?"

If the answer is yes, proceed with confidence.

If the answer is no, pause—your future self is trying to intervene.

Convert this into a daily decision filter

Pair it with financial / career decumulation thinking

Create a 1-page "Deathbed Alignment Scorecard"

contrast it with short-term optimization biases

Below is a complete, integrated system—not philosophy, but a usable operating framework you can actually run daily, financially, and across life phases.

I'll deliver all four, in order, and show how they interlock.

1. The Deathbed Test →

Daily Decision Filter

This turns a vague reflection into a 15-second executable filter.

The 5-Question Daily Filter

Run this mentally before any non-trivial decision:

1. Does this increase or decrease long-term peace?
(Not comfort. Peace.)
2. Does this strengthen or weaken a key relationship?
(Spouse, child, self, or close friend.)
3. Does this compound or deplete energy?
(Physical, emotional, cognitive.)
4. Would I endorse this choice if time were scarce?
(Last year, not last day.)
5. Am I choosing from fear or from values?
(Fear hides as "practicality.")

Decision Rule

- 3+ "Yes" answers → proceed
- 2 or fewer → pause, redesign, or decline

This filter is especially powerful for:

- Calendar decisions
- Money spending
- Career commitments
- Emotional reactions

2. Pairing the Deathbed Test with Financial & Career Decumulation Thinking

Most people only apply decumulation to money. The Deathbed Test applies it to life capacity.

Reframe Decumulation

Domain	Accumulating Phase	Decumulating Phase
Money	Save, invest	Spend intentionally
Career	Climb, prove	Select, mentor, simplify
Energy	Push, hustle	Protect, recover
Time	Fill calendar	Guard white space
Identity	Achieve	Integrate

Deathbed-Aligned Decumulation Principles

1. Spend money to buy back time and health first
(Help, automation, convenience)
2. Reduce role complexity before reducing income
Fewer roles → more coherence.
3. Convert career capital into autonomy
Less proving, more choosing.
4. Shift from growth to resilience
Stability > upside in later phases.
5. Use money to reduce anxiety, not maximize returns
Peace has a higher IRR than yield.
On the deathbed, the question isn't "Did I maximize?"
It's "Did I suffer unnecessarily?"

3. The 1-Page Deathbed Alignment Scorecard

You can review this monthly or quarterly.

The Scorecard (0–10 scale)

A. Relationships (Weight: Highest)

- Presence with spouse / partner
- Emotional availability to children
- Depth of friendships

Score: ____ / 10

B. Health & Energy

- Sleep quality
- Movement consistency
- Cognitive clarity

Score: ____ / 10

C. Time Sovereignty

- Control over calendar
- Ability to say no
- White space

Score: ____ / 10

D. Integrity & Values

- Living according to stated values
- Fewer compromises that nag
- Self-respect

Score: ____ / 10

E. Contribution & Meaning

- Creating / mentoring / giving
- Work that feels useful
- Legacy momentum

Score: ____ / 10

Interpretation

- 40–50: Aligned life trajectory
- 30–39: Course correction needed
- <30: You are trading life for something that won't matter

4. Deathbed Test vs Short-Term Optimization Biases

This is where most smart people get trapped.

Common Short-Term Biases (and Their Deathbed Counter)

Bias	Short-Term Logic	Deathbed Reality
Urgency Bias	"This must be done now"	Most things decay if ignored
Loss Aversion	"I can't afford to lose"	You can't afford to lose time
Status Anxiety	"How will this look?"	No audience remains
Efficiency Worship	"Maximize output"	Meaning ≠ throughput
Sunk Cost Fallacy	"I've invested too much"	Past cost is already gone
Scarcity Mindset	"There won't be enough"	There was often enough
Comparison Trap	"Others are ahead"	There is no leaderboard

The Core Contrast

- Short-term optimization maximizes metrics
- Deathbed alignment maximizes coherence

Metrics disappear. Coherence remains.

The Integrated Operating Loop

Daily:

→ Use the 5-Question Filter

Monthly:

→ Review the Alignment Scorecard

Quarterly:

→ Decumulate one thing (role, obligation, anxiety)

Annually:

→ Ask: "If next year were my last good year, what would I redesign?"

Final Compression

A good life is not one that was optimized.

It is one that made sense from the end.

If you want next:

- A one-page printable PDF
- A calendar-based "Deathbed Review Day"
- Or a financial withdrawal hierarchy aligned with this philosophy

Say which one, and I'll build it.

Copilot

 The Origin of the "Deathbed Test"

The Deathbed Test is a mental framework often used in philosophy, personal development, and decision-making. Its origin is not tied to a single thinker but emerges from a long tradition of memento mori (Latin: "remember you must die") in Stoic philosophy and spiritual traditions. The idea is simple yet profound: when

faced with choices, imagine yourself at the end of your life, looking back. Will this decision, worry, or pursuit matter when all is said and done?

- Stoicism: Ancient Stoics like Marcus Aurelius and Seneca urged reflection on mortality to prioritize virtue and wisdom over trivial concerns.
 - Existentialism: Philosophers such as Søren Kierkegaard and later Jean-Paul Sartre emphasized authenticity and living in alignment with one's true values, often invoking mortality as the ultimate clarifier.
 - Modern Adaptation: In contemporary self-help and leadership circles, the "Deathbed Test" is used as a practical tool to cut through noise and focus on what truly matters—relationships, integrity, contribution, and meaning.

It's essentially a lens of mortality: stripping away illusions of permanence, forcing clarity about what endures beyond fleeting discomforts or superficial gains.

✓ 22 Examples of the Deathbed Test

Here are 22 scenarios where applying the test helps distinguish the trivial from the meaningful:

1. Checking social media likes → Will not matter.
2. Spending quality time with family → Will matter deeply.
3. Winning an office argument → Will not matter.
4. Apologizing to someone you hurt → Will matter.
5. Buying the latest gadget → Will not matter.
6. Mentoring someone who needed guidance → Will matter.
7. Skipping exercise for convenience → Likely will matter (health regrets).
8. Traveling to a place you've always dreamed of → Will matter.
9. Obsessing over a minor mistake at work → Will not matter.
10. Expressing love openly to those you care about → Will matter.
11. Accumulating luxury possessions → Will not matter.
12. Creating something meaningful (art, writing, invention) → Will matter.
13. Holding grudges → Will not matter.

14. Forgiving someone and finding peace → Will matter.
 15. Working late to impress a boss → Will not matter.
 16. Being present at your child's milestones → Will matter.
 17. Chasing status or titles → Will not matter.
 18. Standing up for your values when it was hard → Will matter.
 19. Neglecting friendships due to busyness → Will matter (regret).
 20. Helping a stranger in need → Will matter.
 21. Avoiding risks out of fear → Will matter (missed opportunities).
 22. Living authentically, true to yourself → Will matter most of all.
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The Core Insight

The Deathbed Test is not about dismissing everything trivial—it's about perspective. It reminds us that life is finite, and the things that endure are usually love, integrity, contribution, and experiences, not fleeting victories or possessions. It's a compass: if something won't matter when you're dying, maybe it shouldn't matter so much while you're living.

Would you like me to expand these 22 examples into a structured guide—like a "Deathbed Test checklist" you could use for decision-making in daily life?

Gemini

The Deathbed Test is a powerful perspective-shifting tool used in stoicism and modern cognitive behavioral psychology. Its origin is rooted in the concept of Memento Mori ("Remember that you must die"), a practice used by ancient philosophers like Seneca and Marcus Aurelius to strip away the trivialities of daily life.

The logic is simple: when we are at the end of our lives, our perspective shifts from acquisition and ego to connection and meaning. It serves as a "clarity filter" to help you decide where to invest your limited energy today.

Here are 22 examples of things people often stress over, categorized by whether they actually pass the "Deathbed Test."

Things That Will NOT Matter (Fails)

These are the "noise" of life—the things that feel urgent now but evaporate in the long run.

1. Unread Emails: The state of your inbox or a delayed response to a non-emergency.
2. Social Media Ratios: How many likes, shares, or followers you accumulated.
3. Being "Right" in a Petty Argument: Winning a debate with a stranger or a spouse about something trivial.
4. Buying the Latest Tech: Whether you had the iPhone 15 or the iPhone 20.
5. Small Financial Losses: That \$50 parking ticket or a bad investment that didn't ruin you.
6. Physical Insecurities: That "bad hair day," a pimple, or five extra pounds.
7. Office Politics: Who got the credit for a project or who is the "favorite" of the boss.
8. The Opinion of Strangers: What people you'll never see again thought of your outfit or your car.
9. Occasional Failure: That time you tripped on stage or flubbed an interview.
10. Luxury Labels: The brand of your watch or the logo on your shoes.
11. Keeping Up with the Joneses: Having a house as big as your neighbor's.

Things That WILL Matter (Passes)

These are the "signals"—the core components of a life well-lived.

1. The Depth of Your Relationships: Who is sitting by the bed and the quality of the love you shared.
2. Acts of Kindness: The times you helped someone when you didn't have to.
3. Your Authenticity: Whether you lived as yourself or wore a mask to please others.

4. Time Spent with Family: The "boring" Tuesday nights at home with people you love.
5. Creative Expression: The art you made, the garden you planted, or the things you built.
6. Personal Integrity: Knowing you stayed true to your values when it was difficult.
7. Experiences over Possessions: The memory of a sunset in a foreign city versus the memory of buying a new TV.
8. Forgiveness: Letting go of grudges that would have otherwise weighed you down for decades.
9. Your Health: How well you treated the "vessel" that allowed you to experience life.
10. The Risks You Took: Being glad you tried to start that business or tell that person you loved them, even if it failed.
11. The Legacy of Your Influence: How you made other people feel.

The Takeaway

The Deathbed Test isn't meant to be morbid; it's meant to be liberating. If something won't matter in your final moments, it probably doesn't deserve to ruin your afternoon today.

Would you like me to help you apply this test to a specific decision or stressor you're currently facing?

Claude

Elaborate and delve and explain the origin.

The Deathbed Test: On your deathbed, will this matter? List 22 examples. What are the core insights?

The Deathbed Test: Will This Matter?

The deathbed test is a clarity tool that cuts through the noise of daily anxieties by asking a simple question: *When I'm dying, will I care about this?* It's a mental

exercise in perspective-taking, forcing us to adopt the vantage point of our future self at life's end, looking backward with the absolute clarity that comes from finality.

Origin and Evolution

The deathbed test draws from several philosophical and psychological traditions:

Memento mori - The ancient practice of contemplating mortality to live more intentionally. Roman generals had servants whisper "memento mori" (remember you will die) during victory parades to maintain perspective.

Stoic philosophy - Marcus Aurelius and Seneca frequently wrote about viewing life from death's perspective. Seneca advised: "Let us prepare our minds as if we'd come to the very end of life."

Existential psychology - Viktor Frankl and Irvin Yalom explored how awareness of death paradoxically gives life meaning. Yalom noted that confronting mortality often catalyzes profound life changes.

Palliative care research - Bronnie Ware's "The Top Five Regrets of the Dying" (2011) crystallized actual deathbed insights from hospice patients, validating what philosophy had long suggested.

The modern "deathbed test" as a decision-making tool emerged from business and self-help literature in the late 20th century, popularized by figures like Stephen Covey, who urged "beginning with the end in mind."

22 Examples: Will This Matter?

Things that **WON'T** matter:

1. **That presentation you bombed in 2019** - The humiliation felt enormous then, but from death's door, it's invisible.
2. **Your neighbor's opinion of your lawn** - Social comparison anxiety evaporates when measuring against eternity.
3. **The promotion you didn't get** - Career disappointments rarely feature in final reflections.

4. **Your high school weight** - Body anxieties that consumed years become laughably insignificant.
5. **That argument on social media** - Being "right" online holds zero deathbed currency.
6. **Your car, clothes, phone model** - Material status symbols reveal themselves as the distractions they are.
7. **Whether you were always punctual** - Minor character flaws you obsessed over don't register.
8. **That time you tripped in public** - Embarrassing moments that haunted you dissolve completely.
9. **Keeping up with trends** - Being current or cool becomes absurdly unimportant.
10. **Your spotless house** - Cleanliness standards that stressed you out seem pointless.
11. **Most work emails** - The urgency you felt about inbox zero was manufactured.

Things that WILL matter:

1. **Whether you told people you loved them** - Unexpressed love becomes the sharpest regret.
2. **Time spent with your children** - Presence, not productivity, defines parental success.
3. **The friend you let drift away** - Relationships neglected due to busyness haunt the dying.
4. **Whether you pursued your creative passion** - Unlived lives—books unwritten, art uncreated—weigh heavy.
5. **How you treated service workers, strangers** - Small kindnesses and cruelties reveal character.
6. **That trip you kept postponing** - Experiences delayed indefinitely become permanent losses.
7. **Whether you forgave** - Grudges carried for years reveal themselves as self-imposed prisons.

8. **Moments of genuine laughter** - Joy experienced, not achievements accumulated, stands out.
9. **Whether you were brave** - Courage to live authentically matters; conformity doesn't.
10. **The hard conversations you had** - Honesty and vulnerability create meaning; pleasant superficiality doesn't.
11. **How you responded to others' pain** - Compassion shown or withheld echoes at the end.

Core Insights

Relationships trump achievements - Nearly every deathbed regret involves human connection. Career accomplishments rarely make the list; time with loved ones always does.

Experience beats possessions - Memories of moments—adventure, beauty, connection—endure. The stuff you accumulated doesn't even register.

Authenticity matters more than approval - Living by others' expectations is a universal regret. Being true to yourself, even when difficult, is not.

Small kindnesses compound - Grand gestures matter less than consistent character in daily interactions.

Courage is expensive but worth it - Risks not taken, words not spoken, and lives not lived constitute the heaviest regrets.

Time is the only real currency - How you allocated your finite attention is the only measure that ultimately matters.

Present moments are the only ones you get - Constantly deferring life for some future state is a losing strategy.

The deathbed test isn't morbid—it's clarifying. It reveals that most of what consumes our daily anxiety is meaningless noise, while the truly important things often get neglected because they're not urgent. The test offers permission to let go of the trivial and courage to prioritize what actually matters before it's too late.

Write an op ed about the deathbed test but use my personal information. Immigration from Cebu to NY. Short Life in NY then joining the US Army 4 years, boot camp in Ft Leonardwood, Missouri, Fort Knox, Camp Owen and Camp Pelham Korea, Fort Hood, AMD2.5 years, Samsung 23 years, Brittney RN, Brent MD, Britta RN retired in 2021. In retirement now 2021 onwards with money in FTEC .

Below is an op-ed–style essay, written in a reflective, public-facing voice, grounded in your lived story and using the Deathbed Test as the organizing lens. It's personal but not indulgent; reflective but not sentimental.

The Deathbed Test

I came to New York from Cebu with more fear than certainty, carrying an immigrant's quiet bargain: work harder, complain less, survive first—meaning later.

New York did not last long. It wasn't supposed to. Some chapters are short not because they are failures, but because they are bridges. From there, I joined the U.S. Army—not out of romance, but out of necessity, structure, and a desire to belong to something bigger than my uncertainty.

Boot camp at Fort Leonard Wood stripped away illusions quickly. The Army has a way of compressing life into essentials: wake up, endure, adapt, move forward. Later came Fort Knox, Camp Owen, Camp Pelham in Korea, Fort Hood—each place another reminder that life rarely unfolds according to comfort, but often according to commitment.

At no point did I ask myself whether these choices would look impressive on a résumé. I was too busy surviving them. Yet now, standing far enough away, I see that those years quietly passed what I now call the Deathbed Test.

The test is simple: On your deathbed, will this matter?

After the Army came the long middle stretch—the part no one writes op-eds about. Twenty-three years in AMD and Samsung. Meetings, deadlines, product cycles, organizational charts. Useful work. Honest work. Sometimes exhausting, sometimes fulfilling, often invisible in retrospect except for what it enabled.

My wife, Britta, worked as a registered nurse—steady, grounded, human work. She retired in 2021. Our children chose paths of service too: Brittney as an RN, Brent as an MD. If there is a legacy that survives the deathbed, it is not titles or net worth, but values quietly absorbed and carried forward.

Now we are in retirement—2021 onward—with financial security, including assets in FTEC. Enough. Not infinite, but enough. And “enough” turns out to be one of life’s most underappreciated achievements.

Here is the uncomfortable truth the Deathbed Test reveals: much of what we stress over does not age well.

No one on their deathbed wishes they had answered more emails, optimized more spreadsheets, or worried longer about how things looked to others. What remains are the moments when we showed up, endured, protected, provided, and stayed aligned with who we said we were.

Immigrating mattered—not because it was heroic, but because it was brave.

The Army mattered—not because it was glamorous, but because it forged discipline and belonging.

Work mattered—not because of logos, but because it funded stability and choice.

Family mattered—because it always does.

Retirement is not the absence of work; it is the presence of perspective. When time is no longer something you trade by the hour, the Deathbed Test becomes clearer. You start spending money not to impress, but to simplify. You spend time not to optimize, but to be present. You choose peace over performance.

The irony is that the Deathbed Test is most useful long before the deathbed.

It asks us, in real time, to distinguish between what is urgent and what is essential. Between fear-driven motion and value-driven direction. Between accumulation for its own sake and sufficiency with intention.

I don’t know how much time remains. None of us do. But I know this: when the final accounting comes, the story will not be about markets beaten or milestones achieved. It will be about having lived a coherent life—one that made sense from the end.

That, more than anything else, is what passes the test.

If you’d like, I can:

- Adjust this to a more formal newspaper op-ed tone
- Make it more intimate and family-facing

- Tighten it to 700 words for publication
- Or reframe it as a letter to your children

Just tell me the direction.

Gemini

The Final Audit: What Remains When the Noise Fades?

We often spend our lives sprinting toward a horizon that keeps moving. We chase titles, stock tickers, and the next promotion, convinced that these are the milestones of a "successful" life. But there is a sobering clarity that comes when you apply the Deathbed Test: asking yourself, "On my final day, will this specific moment actually matter?"

When I look back on a journey that spanned from the humid air of Cebu to the concrete canyons of New York, and eventually through the rigors of the U.S. Army, the answer becomes strikingly clear.

The Illusion of Achievement

In the heat of the moment, milestones feel like everything. I remember the dust of Fort Leonard Wood during boot camp, the cold transitions between Camp Owen and Camp Pelham in Korea, and the intensity of Fort Hood. I spent 23 years within the corporate engine of Samsung. In those decades, "success" was measured by rank, efficiency, and the relentless climb.

Even now, in retirement, it is easy to get caught up in the digital flicker of the FTEC (Fidelity MSCI Information Tech ETF) performance. We check the charts, we tally the gains, and we feel a sense of security.

But the Deathbed Test is a brutal editor. It strikes through the 60-hour work weeks and the stress of corporate quarterly reviews. On that final day, I won't be thinking about Samsung's market share in 2005 or the specific percentage yield of my tech stocks.

What Passes the Test?

The things that survive the "edit" are far more intimate. When the ledger of life is balanced, only a few entries truly hold weight:

- The Courage to Move: The pivotal decision to leave Cebu for New York—the sheer grit it took to transplant a life into the unknown.
- The Legacy of Service: Not just the four years in the Army, but the discipline and character those years forged.

- The Success of the Next Generation: Seeing Brittney and Britta navigate the world as RNs, and Brent as an MD. Knowing that the work of my hands provided the floor for them to stand on.
- The Gift of Time: The quiet realization in 2021 that the "race" was over, and the transition into a retirement where time is finally my own.

The 22-Point Deathbed Audit

If you are struggling to prioritize your life today, consider these 22 items. Ask yourself: Will this matter then?

| The Trivial (Will Not Matter) | The Vital (Will Matter) |

|---|---|

| 1. FTEC daily market fluctuations | 12. The bravery of immigrating to a new land |

| 2. Corporate titles at Samsung | 13. Your children's character (Brittney, Brent, Britta) |

| 3. Stress from Fort Leonard Wood drills | 14. The pride of serving your country |

| 4. Disagreements with middle management | 15. The peace of a quiet retirement morning |

| 5. Having the "newest" tech gadget | 16. Being there for a patient (or a child's) crisis |

| 6. The opinion of people back in Cebu | 17. The integrity you kept during the Army years |

| 7. Missed social events for work | 18. Helping your family achieve their dreams |

| 8. How "busy" your calendar looked | 19. The memories of Korea and Texas |

| 9. Car models or house sizes | 20. Forgiving those who slighted you |

| 10. Social media notifications | 21. Your physical health and resilience |

| 11. Winning a petty argument | 22. The love you gave and received |

Living for the "Signals"

Retiring in 2021 was more than just stopping work; it was the final validation of the Deathbed Test. It was the moment the "noise" of Samsung and the military gave way to the "signal" of family and freedom.

We shouldn't wait until our final breath to realize that our stock portfolio is a tool, not a destination. Whether you are in a barracks in Missouri or an office in Suwon, remember: the only things that will stay with you at the end are the

risks you took, the people you loved, and the service you rendered. Everything else is just paperwork.

Would you like me to draft a legacy letter based on these values to share with Brittney, Brent, and Britta?