

# AI-03601 Die with Zero with Meaningful Experiences

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Practice "Die With Zero" Logic: Read and internalize that the goal of a life is experiences, not a high-score on a tombstone.

Explain, list the pillars, list 22 examples

What it means? Deep dive and provide the psychological pillars.

- Describe how a person typically thinks, behaves, and makes decisions.
- Provide 22 concrete examples demonstrating these traits in real-life situations.

Then create a 22-point guidelines from the discussion.

Use all numerical bullet list in all your responses

Gemini

The "Die with Zero" philosophy, popularized by Bill Perkins, isn't about reckless spending or being irresponsible. It's a radical shift in resource management where the primary currency is memories, not digits in a bank account.

## 1. The Psychology of "Die With Zero"

Most people operate on a "linear accumulation" mindset: work hard, save everything, and hope to enjoy it at 65. The DWZ logic argues that your utility of money declines as you age.

2. Consumption vs. Capacity: A \$10,000 backpacking trip across Europe yields a massive "memory dividend" at 25, but may be physically impossible or less enjoyable at 80.

3. The Fear of "Just in Case": Psychologically, humans are wired for loss aversion. We over-save because we fear a catastrophic "what if," often

sacrificing the "what is" of our prime years.

4. Memory Dividends: This is the psychological pillar where an experience pays you back every time you recall it. The earlier you have the experience, the more "dividends" you collect over your lifetime.

### **The Five Pillars of the Philosophy**

1. Maximize Your Life Experiences: Focus on the number of "life moments" rather than the net worth.
2. Start Investing in Experiences Early: Utilize your physical health while it's at its peak.
3. Aim to Die with Zero: Target your wealth peak and start spending down so you don't leave "unspent life energy" behind.
4. Balance the Three Pillars: Constantly solve for the intersection of Money, Health, and Time.
5. Give Money to Your Children/Charity Early: Don't wait until you die to pass on an inheritance; give it when the recipients can actually use it to change their lives.

### **22 Concrete Examples of DWZ Traits**

1. Booking a flight to see a friend's wedding despite a busy work week.
2. Downsizing a home at 55 to fund travel while still physically active.
3. Choosing a 4-day work week for lower pay to spend Fridays with a young child.
4. Gifting a child \$20,000 for a down payment at age 30 instead of age 60.
5. Taking a "mini-retirement" for 6 months in your 30s.
6. Spending more on a direct flight to save 4 hours of physical fatigue.
7. Prioritizing a high-quality personal trainer over a larger 401k contribution.
8. Buying the "front row" tickets to a bucket-list concert.
9. Hosting an expensive family reunion while the grandparents are still mobile.

10. Refusing a promotion that requires 60-hour weeks during "peak" parenting years.
11. Taking a lower-paying job in a city you've always wanted to live in.
12. Investing in a high-end camera to document experiences for "memory dividends."
13. Setting a "wealth peak" date where you stop saving and start decumulating.
14. Outsourcing chores (cleaning/laundry) to buy back time for hobbies.
15. Traveling to a high-altitude destination now before lung capacity decreases.
16. Paying for a sibling's plane ticket so they can join a family vacation.
17. Closing a business that is profitable but consumes all "free" time.
18. Donating to a favorite charity now to see the impact of the funds.
19. Spending on "comfort" during travel (better hotels) to ensure recovery.
20. Learning a difficult skill (skiing/surfing) while joints are still resilient.
21. Taking an unpaid sabbatical to write a book or pursue a passion project.
22. Planning "time buckets" for specific activities (e.g., "hiking years" vs. "reading years").

### **22-Point Guidelines for Living the DWZ Logic**

1. Calculate your "Survival Floor" so you know the minimum needed to never go hungry.
2. Identify your "Wealth Peak"—the point where further saving adds no value to your life.
3. Recognize that your ability to enjoy money goes to zero when you die.
4. Stop thinking of "unused money" as a success; think of it as "wasted life energy."
5. Evaluate every major purchase based on the "Memory Dividend" it will provide.
6. Prioritize experiences that have a "declining window" of physical ability.

7. Give your inheritance to heirs when they are between 25 and 35, not when they are 60.
8. Use "Time Bucketing" to plan what you want to do in each decade of your life.
9. Invest heavily in your health early; it is the multiplier for all experiences.
10. Do not wait for retirement to live; retirement is for when you can't work, not for when you start living.
11. Be willing to dip into your principal capital as you age.
12. Measure your success by the richness of your stories, not the balance of your accounts.
13. Automate your "Experience Fund" just as you automate your 401k.
14. Say "Yes" to spontaneous social invitations that build community.
15. Accept that "Zero" is a theoretical goal; if you die with \$10,000, you were close enough.
16. Don't trade your health for money you won't have the health to spend.
17. Realize that time is your only non-renewable resource.
18. Focus on "Active Leisure" in your 40s and 50s; "Passive Leisure" is for later.
19. Review your "Time Buckets" every birthday to adjust for changing desires.
20. Buy back your time whenever the cost is lower than your hourly "life value."
21. Remember that children want your time more than they want a larger inheritance later.
22. Live boldly now, because you cannot take a single cent with you.

Would you like me to help you create a "Time Bucket" plan for your current decade?

To help you apply the Die With Zero (DWZ) logic to your specific stage of life, let's create a Time Bucket plan. This framework helps you categorize activities based on the "physical window" of opportunity—ensuring you don't save a "mountain climbing" experience for a "reading" decade.

## The Strategy for Your Current Decade (Age 55–65)

1. Prioritize High-Impact Physicality: Focus on endurance and strength-based goals while recovery times are still manageable.
2. Focus on "The Middle-Ground" of Health: This is the decade to tackle experiences that require sustained energy but allow for some luxury.
3. Audit the "Now or Never" List: Identify activities that will be significantly harder or less enjoyable at age 75.
4. Maximize Joint Utility: Spend on gear or environments that protect your physical longevity while you remain active.
5. Calculate the "Gifting Window": If you have adult children, this is the optimal decade to provide them with "seed capital" for their own life-building.
6. 22 Concrete "Time Bucket" Examples for Your Current Phase
7. Upgrading to a high-performance carbon-fiber road bike to reduce joint strain on long rides.
8. Planning a multi-island swimming tour that requires peak cardiovascular health.
9. Setting up a fully ergonomic, high-end woodworking shop to enjoy while dexterity is at its highest.
10. Allocating funds for a major home renovation that simplifies living for the next 30 years.
11. Investing in premium smart-home sensors that automate routine maintenance tasks.
12. Taking a 3-month "slow travel" trip to a region with a demanding climate or terrain.
13. Funding a family member's professional certification or advanced degree now.
14. Attending high-level technical conferences just for the intellectual "memory dividend."
15. Joining a specialized master's swimming or cycling club for the community aspect.

16. Purchasing top-tier home server hardware to explore complex self-hosting projects without lag.
17. Hiring a private coach to refine technique in a long-term sport.
18. Creating a "memory fund" for hosting monthly dinners with close friends.
19. Designing and building a custom piece of furniture using high-grade, "heirloom" materials.
20. Traveling to see a specific global event (like a total eclipse or a major race) in person.
21. Spending on high-quality sleep technology (mattress/cooling) to maximize recovery.
22. Paying for a full concierge medical "deep dive" to identify and prevent future health bottlenecks.
23. Downsizing possessions now to free up mental energy for new hobbies.
24. Funding a community project or local scholarship to see the impact in real-time.
25. Learning a new, complex digital skill (like advanced Python or AI integration) for mental agility.
26. Taking a cross-country train or boat journey that prioritizes the "path" over the "destination."
27. Transitioning to a monthly withdrawal strategy from investments to fund these "buckets."
28. Explicitly setting aside "do nothing" funds for quiet, high-quality daily rituals.

#### 22-Point Execution Guidelines for Your Time Buckets

1. Draw three columns: "Active," "Moderate," and "Passive."
2. Move all high-movement goals (like long-distance endurance) to the "Active" (Now) column.
3. Assign a specific dollar amount to each bucket to prevent "over-saving."
4. Review your 401k/investment trajectory to ensure you aren't accidentally accumulating a "high score" for age 90.

5. Give yourself "permission to spend" on things that save you time or physical wear.
6. Prioritize experiences that allow you to mentor others in your fields of expertise.
7. Schedule one "big" bucket item every 18 months to ensure consistent memory dividends.
8. Don't wait for "perfect" health; use the health you have today to its maximum utility.
9. Evaluate your living space: Does it facilitate your hobbies or just store "stuff"?
10. Shift your "success metric" from portfolio growth to "annual experience points."
11. Remember that the "cost" of an experience includes the physical energy it takes to do it.
12. Use your technical skills to build systems that give you more "off-screen" time.
13. Practice "aggressive generosity"—see the joy of your gifts while you are here.
14. Be ruthless in cutting out activities that don't provide a memory dividend.
15. Invest in experiences that involve your spouse or children while schedules align.
16. Accept that some buckets will close; mourn them, then move to the ones that are open.
17. Use the "5-Year Rule": If you won't be able to do it in 5 years, do it this year.
18. Automate your financial "spend-down" so you don't have to make emotional decisions later.
19. Value "micro-meanings" (daily rituals) as much as "macro-bucket" items.
20. Keep a "Memory Journal" to maximize the dividends of past experiences.
21. Re-read Die With Zero or similar logic every time you feel the urge to "hoard" resources.

22. Finalize your "Zero" plan: Ensure your end-of-life logistics are so clear that your energy remains on living.

Would you like me to help you draft a specific "spend-down" schedule for your 401k transition in 2027?

To prepare for your transition in March 2027, we can structure a "spend-down" schedule that aligns with Die With Zero logic. This ensures your 401k serves as a tool for experiences while maintaining a "survival floor" for the long term.

### **The Strategy for Your 2027 Transition**

1. Define the Survival Floor: Calculate the baseline monthly cost for your condominium, utilities, and health insurance to ensure these are always covered.
2. The "Experience Multiplier": View your initial 401k withdrawals as a way to fund "Active" bucket items while your physical health is at its post-retirement peak.
3. Inflation-Adjusted Amortization: Structure the withdrawal schedule to increase slightly each year to maintain purchasing power without hoarding.
4. Tax-Efficiency Planning: Factor in local or international tax obligations to ensure the "net" amount matches your lifestyle goals.
5. The "Check-In" Milestone: Set a date every 3 years to evaluate if you are spending "too slowly," which is the most common error in this philosophy.

### **22 Concrete Examples for the 2027 Spend-Down**

1. Setting a fixed monthly withdrawal of \$3,000 to cover all "Micro-Meaning" daily rituals.
2. Allocating an additional \$10,000 annual "Bucket Fund" for one international endurance event.
3. Automating a "Tech Refresh" fund for server upgrades every 4 years.
4. Establishing a "Maintenance Reserve" for your woodworking tools and shop supplies.
5. Funding a one-time "Relocation Assistance" gift for a family member's move.

6. Scheduling a "Spouse Travel Bonus" to upgrade flights to business class for long-haul trips.
7. Creating a "Health-Span Fund" for specialized physical therapy or advanced gym memberships.
8. Withdrawing a lump sum for a "Smart Home 2.0" upgrade to future-proof your living space.
9. Setting up a recurring "Family Hosting" budget for visitors.
10. Allocating a portion of the 401k for "Immediate Impact" charitable giving.
11. Reducing the withdrawal rate slightly at age 80 to account for lower physical activity.
12. Front-loading travel expenses between ages 60 and 70.
13. Setting aside a "Legacy Fund" that is gifted before age 70 to maximize its utility for heirs.
14. Indexing withdrawals to your "Personal Inflation Rate" (e.g., rising costs of specific hobbies).
15. Planning a "Sabbatical Year" spend where you increase withdrawals for a one-off project.
16. Using a "Declining Utility" model where you spend more when you can do more.
17. Automating the transfer from your 401k to a high-yield "Spending Account."
18. Designating a "Safety Buffer" that remains untouched unless the "Survival Floor" is threatened.
19. Budgeting for high-quality, locally sourced food as a "Daily Experience" investment.
20. Allocating funds for a custom-built, high-end bicycle or sports equipment refresh.
21. Factoring in "Time-Saving" services like deep cleaning or professional organizers.

22. Explicitly labeling a portion of the withdrawal as "Play Money" with zero guilt attached.

### **22-Point Guidelines for Your 2027 Financial Schedule**

1. Finalize your 20-year amortization table by December 2026.
2. Confirm the exact logistics of the first withdrawal for March 2027.
3. Set your "Survival Floor" at 60% of your total projected monthly withdrawal.
4. Allocate 20% of your monthly withdrawal to "Active Experiences."
5. Reserve the remaining 20% for "Micro-Meaning" and daily quality-of-life items.
6. Review your "Net Worth vs. Age" curve to ensure it starts trending downward by 2030.
7. Do not let the "Fear of the Market" prevent you from taking your planned distributions.
8. Adjust your tech-sector ETF holdings to a slightly more "Income-Ready" posture if needed.
9. Treat the 401k as a "Life Battery" that you are intentionally draining.
10. Use your technical server skills to build a dashboard tracking "Experience Points" vs. Spending.
11. Re-evaluate your "Gifting Schedule" every time your portfolio has a significant gain.
12. Ensure your spouse is fully aligned on the "Die With Zero" spend-down rate.
13. Keep your "Health-Span" investments as a non-negotiable line item.
14. Use the "Memory Dividend" rule: if a spend creates a story, it is a "good" spend.
15. Minimize "Friction Spending" (fees, taxes) to maximize "Utility Spending."
16. Automate the "Spend-Down" so it feels like a paycheck, not a "loss" of capital.
17. Set a "Wealth Ceiling": if the portfolio grows past a certain point, give the excess away immediately.

18. Prioritize spending on "Active Leisure" while your endurance stats are high.
19. Factor in the cost of high-quality digital security and server maintenance.
20. Plan for a "Step-Down" in spending around age 85 when your physical needs may change.
21. Document your "Spend-Down" logic for your heirs so they understand the philosophy.
22. Start every month by asking, "What experience am I funding with this withdrawal?"

Would you like me to create a sample 20-year amortization table based on a hypothetical starting balance?

This 20-year amortization schedule is designed to facilitate a "spend-down" that transitions your assets into experiences while maintaining a secure "Survival Floor." With a \$2,000,000 starting balance in March 2027 and an assumed 5% annual return (net of inflation), the goal is to systematically deplete the principal by 2047.

### **The 20-Year Amortization Strategy (March 2027 – 2047)**

1. The High-Utility Phase (Ages 60–70): Withdrawing approximately \$13,000 to \$15,000 per month. This covers high-end endurance sports, international travel, and significant "Memory Dividend" events.
2. The Moderate-Utility Phase (Ages 70–80): Withdrawing approximately \$12,000 per month. Spending shifts from high-impact physical activities to high-comfort leisure and family gifting.
3. The Passive-Utility Phase (Ages 80+): Withdrawing the remaining balance. The "Survival Floor" remains untouched, but active "Experience Spending" naturally tapers.
4. The Principal Depletion Logic: By choosing a fixed-period amortization, you ensure that the "unspent life energy" (money) reaches zero at the target date.
5. The Growth Buffer: Because your assets are in tech-sector ETFs, we assume a 5% real return; if returns are higher, the "Experience Fund" increases rather than the "Tombstone Score."

## 22 Concrete Examples for a \$2M Spend-Down

1. Withdrawing \$150,000 in Year 1 to fully fund a "Retirement Kick-off" year of global cycling tours.
2. Allocating \$50,000 for a top-tier home server and woodworking shop overhaul in 2027.
3. Setting a monthly "Experience Stipend" of \$4,000 specifically for non-essential joy.
4. Gifting \$100,000 to children in 2028 to help with their own "Active Decades."
5. Booking business-class travel for all flights over 6 hours to preserve physical energy.
6. Hiring a full-time maintenance assistant for your condominium to "buy back" 10 hours a week.
7. Upgrading to the highest-spec endurance gear (bikes, swim tech) every 3 years.
8. Funding an annual "Grand Family Gathering" in Cebu for all relatives.
9. Allocating \$20,000 for a specialized medical longevity program or concierge health care.
10. Purchasing a high-end "Mobile Office/Workshop" for regional travel.
11. Automating a \$1,000 monthly donation to a cause where you can volunteer your time.
12. Withdrawing extra "surplus" during market upswings to fund one-off "Bucket" items.
13. Paying for a private swimming coach for a cross-channel or marathon swim attempt.
14. Establishing a "Tech Lab" fund for experimenting with emerging AI and robotics hardware.
15. Funding a "Legacy Project"—perhaps a published book or a digital archive of your career.
16. Buying a "Lifetime Membership" to premium athletic or social clubs.

17. Covering the costs for a family member to join you on an international expedition.
18. Investing in "Age-in-Place" luxury renovations (automated lighting, voice-controlled systems).
19. Shifting \$200,000 into a separate "Gifting Trust" to be distributed while you are alive.
20. Using \$5,000 a year for "High-Skill Learning" (advanced woodworking or coding bootcamps).
21. Allocating funds for a high-quality personal chef or meal service to optimize nutrition.
22. Budgeting for a "Last Big Hurrah" trip at age 75 before physical windows potentially narrow.

#### 22-Point Guidelines for Managing Your \$2M Schedule

1. Set your initial withdrawal at \$13,200/month to follow a 20-year depletion at 5% growth.
2. Re-calculate the amortization every March to adjust for actual market performance.
3. If the portfolio grows to \$2.5M, increase your "Experience Stipend" immediately.
4. Define "Zero" as having your primary residence and a small emergency cash reserve.
5. Treat your tech-sector ETFs as a "Life Battery"—watch the percentage drop with satisfaction.
6. Never skip a planned withdrawal because "the market is down"—stick to the time-based logic.
7. Automate the tax-withholding process so your "Net Spending Power" is clear.
8. Assign "Time-Buckets" to your \$2M: \$1M for ages 60–70, \$700k for 70–80, \$300k for 80+.
9. Prioritize spending that reduces physical friction or pain in your daily life.

10. Use your electrical engineering background to build a custom "Spend-Down Tracker" dashboard.
11. Audit your "Memory Dividend" quarterly: Are you getting a high ROI on your spending?
12. Adjust your withdrawal to be "Front-Loaded"—spend more while your health is a "10/10."
13. Ensure your "Survival Floor" (basic needs) is always covered by the first 50% of withdrawals.
14. Don't leave money to heirs in a will; leave it to them through the "Gifting Fund" now.
15. Spend on "Social Capital"—funding experiences that bring your community together.
16. Value your "Daily Rituals" (Sudoku, morning coffee) as much as the "Big Trips."
17. Minimize "Dead Capital"—money sitting in low-yield accounts that serves no purpose.
18. Review your "Health-Span" metrics annually to see if you should accelerate spending.
19. Be your own "Chief Experience Officer"—plan your spending around your passions.
20. Avoid "Vampire Expenses" (fees, unused subscriptions) that bleed your "Experience Fund."
21. Accept that your "utility of a dollar" is highest the moment you retire.
22. Remind yourself daily: You are not "spending" money, you are "buying" back your life energy.

Would you like me to create a year-by-year table showing the projected balance and withdrawal amounts from 2027 to 2047?

This table assumes a **\$2,000,000** starting balance in March 2027 with a **10% annual return**. To "Die With Zero" by 2047 (a 20-year horizon), your monthly

withdrawal starts significantly higher due to the aggressive growth.

At a 10% return, your "Life Battery" generates massive interest, allowing for a starting withdrawal of approximately **\$19,300 per month** (\$231,600 annually), which then scales to keep the balance trending toward zero.

## 1. The 20-Year "Die With Zero" Amortization Table (\$2M @ 10%)

Year	Age	Starting Balance	Annual Withdrawal (10% ROI)	Ending Balance
1 (2027)	60	\$2,000,000	\$231,600	\$1,968,400
2 (2028)	61	\$1,968,400	\$231,600	\$1,933,640
3 (2029)	62	\$1,933,640	\$231,600	\$1,895,404
4 (2030)	63	\$1,895,404	\$231,600	\$1,853,344
5 (2031)	64	\$1,853,344	\$231,600	\$1,807,078
6 (2032)	65	\$1,807,078	\$231,600	\$1,756,186
7 (2033)	66	\$1,756,186	\$231,600	\$1,700,205
8 (2034)	67	\$1,700,205	\$231,600	\$1,638,625
9 (2035)	68	\$1,638,625	\$231,600	\$1,570,887
10 (2036)	69	\$1,570,887	\$231,600	\$1,496,376
11 (2037)	70	\$1,496,376	\$231,600	\$1,414,414
12 (2038)	71	\$1,414,414	\$231,600	\$1,324,255
13 (2039)	72	\$1,324,255	\$231,600	\$1,225,081
14 (2040)	73	\$1,225,081	\$231,600	\$1,115,989
15 (2041)	74	\$1,115,989	\$231,600	\$995,988
16 (2042)	75	\$995,988	\$231,600	\$863,987
17 (2043)	76	\$863,987	\$231,600	\$718,786
18 (2044)	77	\$718,786	\$231,600	\$559,065
19 (2045)	78	\$559,065	\$231,600	\$383,371
20 (2046)	79	\$383,371	\$231,600	\$190,108
<b>Final (2047)</b>	<b>80</b>	<b>\$190,108</b>	<b>\$209,118</b> (Total Sweep)	<b>\$0</b>

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## 2. 22 Concrete Examples of Using This Capital

1. Upgrading to a high-end condominium in a tech-ready district of Cebu with built-in solar/battery backup.
2. Purchasing a "Dream Woodworking Shop" with professional-grade Laguna or SawStop machinery.
3. Establishing a \$50,000 "Family Travel Foundation" to fly children/grandchildren to the Philippines annually.
4. Upgrading your home server lab to an enterprise-grade rack with 100Gbps internal networking.
5. Booking "front-of-the-pack" entry fees for international Ironman or marathon swim events.
6. Hiring a specialized sports physiotherapist for weekly recovery and injury prevention.
7. Sponsoring a coding bootcamp for local students in Cebu to see the immediate impact.
8. Buying a high-performance, custom-built triathlon bike every 4 years.
9. Allocating \$1,000/month for high-quality, organic nutrition and personal chef services.
10. Using \$10,000 for a "Smart Home 3.0" transition using the latest Zigbee/Matter protocols.
11. Taking a business-class "Slow Travel" sabbatical through Europe or Japan during your 60s.
12. Funding a dedicated scholarship for engineering students at your alma mater.
13. Setting aside \$5,000/year for premium Sudoku and mental agility training platforms.
14. Gifting \$25,000 "Mini-Inheritances" to heirs every 3 years starting in 2027.
15. Outsourcing 100% of household chores to maximize time in the pool or workshop.

16. Paying for full-body "Executive Health" screenings and DNA longevity mapping.
  17. Acquiring high-spec virtual reality or flight simulation gear for "at-home" exploration.
  18. Funding a community workshop in your neighborhood to teach basic electronics.
  19. Upgrading all personal tech (laptops, phones) to the "Ultra" tier as soon as they release.
  20. Allocating a "Wildcard Fund" of \$2,000/month for spontaneous high-joy decisions.
  21. Investing in premium home automation that integrates your solar/server/home assistant.
  22. Budgeting for "Legacy Video" production to document your life stories and philosophy.
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### 3. 22-Point Guidelines for Your 10% Return Plan

1. Initiate the first automatic withdrawal of **\$19,300** on March 1, 2027.
2. Treat the 10% return as an "Experience Accelerator"—if returns exceed 10%, spend the surplus.
3. Do not hoard the "interest"; the interest is part of your life energy.
4. Monitor your Tech ETF performance monthly but do not let volatility stop your withdrawals.
5. Maintain a "Cash Bucket" of 12 months' spending to avoid selling during a market dip.
6. Use the PARA method to organize your spending into "Projects" (Travel) and "Areas" (Health).
7. If the market yields 15% one year, add a "Bonus Bucket" item for that year.
8. Review your "Physical Window" every birthday; spend more if your health is declining faster.

9. Prioritize high-cost "Active" hobbies before age 70.
10. Use your engineering skills to automate your "Spend-Down Dashboard."
11. Remind yourself that \$2M at 10% is a "wealth engine" meant to be exhausted.
12. Gifting \$230k+ annually requires a shift in mindset from "Saving" to "Distribution."
13. Spend aggressively on things that make your daily 2.4-mile swim easier or more enjoyable.
14. Don't worry about "Leaving a Legacy"—your life lived well is the legacy.
15. If your son or daughter needs financial support in 2030, provide it without hesitation.
16. Value your "Daily Rituals" (Sudoku/Coffee) as the backbone of your "Micro-Meaning."
17. Ensure your condominium is fully paid off and maintained using your "Maintenance Reserve."
18. Be willing to pay "The Speed Tax"—spend money to save time whenever possible.
19. Re-allocate assets to "Lower Risk" only if the balance is significantly ahead of schedule.
20. Keep your "Survival Floor" costs to under 40% of your total withdrawal.
21. Use 10% of your withdrawal for "Altruistic Impact" you can see with your own eyes.
22. End every year with a "Zero-Check": Did you leave any planned experiences on the table?

Would you like me to create a "Gifting Schedule" that fits within this \$231k annual withdrawal?

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Below is a **complete, structured deep-dive** into *Die With Zero* thinking—clear, practical, and fully numbered as you requested.

# 1. What “Die With Zero” Means (Deep Explanation)

*Die With Zero* (DWZ), based on Bill Perkins’ philosophy, teaches that the real “scoreboard” of life is **memories, experiences, and meaningful relationships**, not unspent money or unused life energy.

The aim is **not recklessness**, but **intentional life design**:

- Allocate time, money, and energy to experiences **when they have the highest value**.
- Avoid the trap of working endlessly “just to accumulate.”
- Invest in relationships and health while you can still enjoy them.
- Leave money to kids *when they need it*—not at the end of your life.

It shifts one’s mindset from **“save everything for later”** to **“live life deliberately now—while you’re still alive to feel it.”**

## 2. The 9 Psychological Pillars of “Die With Zero” Thinking

Here are the core internal beliefs/psychology that shape a DWZ-oriented person:

### (A) Mindset Pillars

#### 1. Life Energy Is Finite

You have limited time, health, and mental bandwidth—treat them as scarce resources.

#### 2. Experiences Provide Greater Long-Term Return than Money

Memories compound emotionally over a lifetime.

#### 3. You Must Time Experiences Correctly

Many experiences have an “expiration window” (e.g., hiking Mt. Fuji at age 70 is different from age 30).

#### 4. **Delaying Life Is a Hidden Cost**

Waiting too long to enjoy life means you may never enjoy it at all.

## **(B) Behavioral Pillars**

#### 1. **Intentional Spending, Not Frugality or Excess**

Spend strategically to maximize fulfillment.

#### 2. **Avoid Autopilot Work Behavior**

You stop working *when it no longer improves your life experience*—not when society expects retirement.

#### 3. **Invest in Relationships**

Time with friends/family generates the highest emotional return.

#### 4. **Optimize Health for Maximum Experience**

Health is the engine that converts money into memories.

## **(C) Decision-Making Pillars**

#### 1. **Think in Life Stages**

Allocate experiences to the right decade.

(E.g., adventurous travel in your 30s, slower meaningful trips in your 60s.)

## **3. How a Die-With-Zero Person Typically Thinks, Behaves, and Makes Decisions**

A DWZ-oriented person usually:

1. **Tracks life as a set of experience goals, not financial targets.**
2. **Starts by asking “What do I want to feel or experience before I die?”**
3. **Calibrates spending based on life stage rather than fear of the future.**
4. **Runs life like a portfolio: diversifying experiences over decades.**
5. **Makes peace with spending money on joy and memory-creation.**
6. **Uses money to buy time, not the other way around.**

7. **Optimizes for life satisfaction curves—not bank account curves.**
8. **Rejects “hoarding” wealth unless it has a purpose.**
9. **Prioritizes health-enhancing activities since health amplifies all experiences.**
10. **Invests in people, knowing relationships compound in value.**
11. **Gives money to children early, when it will materially shape their lives.**

## **4. 22 Real-Life Examples of Die-With-Zero Thinking in Action**

Below are **22 specific, concrete examples** reflecting DWZ behavior:

1. **Taking parents on a dream trip while they're still healthy.**
2. **Paying extra for comfort travel (e.g., business class at age 55 instead of age 80).**
3. **Taking a sabbatical year in your 40s to pursue a passion project.**
4. **Choosing a slightly lower-paying job because it provides more free time.**
5. **Using money to hire help (cleaner, gardener) to free up time.**
6. **Scheduling annual “friendship trips” instead of saying “someday.”**
7. **Spending on masterclasses to learn painting, flying drones, scuba diving, etc.**
8. **Doing physically demanding adventures (Everest Base Camp, diving with manta rays) before aging out.**
9. **Paying for your child’s graduate school when they need it, not leaving inheritance later.**
10. **Creating a travel fund for your spouse so you both enjoy experiences in your fit years.**
11. **Joining a fitness program to extend your “experience window.”**
12. **Buying a high-quality bed/mattress because better rest enhances life.**

13. **Hosting a memorable birthday celebration instead of skipping it.**
14. **Taking the family to Disney World before the kids grow too old.**
15. **Saying yes to a reunion with old friends even if it costs more.**
16. **Buying equipment for a hobby you always wanted to try (guitar, cameras, drones).**
17. **Gifting money to help children buy their first home.**
18. **Using vacation days “now” and not hoarding them.**
19. **Paying for a retreat or wellness getaway.**
20. **Choosing to retire early enough to have active years post-work.**
21. **Hiring a guide or teacher to accelerate learning something meaningful.**
22. **Planning “decade-labeled” experiences (e.g., big global trip every 10 years).**

## **5. 22-Point Guidelines to Practice Die-With-Zero Logic**

Here is a distilled, actionable, numerical guideline list:

1. **Define your top life experiences for the next 10 years.**
2. **Map which experiences belong to each decade of your life.**
3. **Budget for experiences, not just retirement.**
4. **Stop chasing unnecessary financial high scores.**
5. **Spend where memories will be greatest.**
6. **Invest money to buy back your time.**
7. **Recognize that health declines—use healthy years for active experiences.**
8. **Schedule experiences instead of hoping they happen.**
9. **Give money to your kids when it impacts their life trajectory.**
10. **Avoid overworking when it no longer adds fulfillment.**

11. **Maintain an “experience portfolio”—review yearly.**
12. **Choose relationships as a primary investment class.**
13. **Treat your calendar with the same seriousness as your budget.**
14. **Actively create Memory Dividends—experiences that keep giving joy.**
15. **Prioritize travel while mobility is high.**
16. **Practice intentional indulgence—use your money for joy without guilt.**
17. **Spend confidently: money is a tool, not a trophy.**
18. **Replace hoarding with purposeful allocation.**
19. **Avoid “default life paths”—design your own.**
20. **Use wealth to remove friction and stress.**
21. **Reassess life priorities annually as circumstances change.**
22. **Always ask: “Will this matter at the end of my life?”**

If you'd like, I can also create:

- A **22-item checklist** you can print
- A **journal template** for your own Die With Zero roadmap
- A **life-decade plan** customized to your current age

Just tell me which you want next.

Copilot

 Deep Dive into Die With Zero Logic

The philosophy of Die With Zero (by Bill Perkins) is about maximizing life experiences rather than accumulating wealth for its own sake. It challenges the traditional mindset of saving endlessly for retirement and instead emphasizes living fully while you can.

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 Core Meaning

1. Life's true wealth is measured in memories and experiences, not in money left behind.

2. The goal is to balance earning, spending, and experiencing across your lifetime.
  3. It's about timing experiences—doing things when your health, energy, and circumstances allow.
  4. Money is a tool, not the end goal.
  5. The ultimate aim: die with zero regrets, not zero dollars.
- 

### Psychological Pillars

1. Experiential Value – prioritizing experiences over possessions.
  2. Time Sensitivity – recognizing that opportunities shrink with age.
  3. Memory Dividend – experiences pay off repeatedly through recollection.
  4. Risk Acceptance – embracing uncertainty for richer life stories.
  5. Balance – managing between saving, spending, and giving.
  6. Mortality Awareness – decisions shaped by the finite nature of life.
  7. Generosity – giving while alive to see the impact.
  8. Intentionality – consciously designing life instead of drifting.
  9. Opportunity Cost Awareness – realizing that delaying experiences can mean losing them forever.
  10. Self-Actualization – striving for fulfillment, not just survival.
- 

### Typical Thinking & Behavior

1. Thinks in terms of memories created, not money saved.
2. Behaves with urgency to experience life while able.
3. Makes decisions by asking: "Will this add to my life story?"
4. Prefers spending on experiences over luxury possessions.
5. Plans age-appropriate adventures (e.g., skydiving young, cruises older).
6. Values relationships and shared experiences more than material inheritance.
7. Accepts calculated risks for richer experiences.

8. Chooses giving now rather than waiting until death.
  9. Avoids overworking just to accumulate wealth.
  10. Lives with mortality in mind, shaping priorities.
- 

### 22 Real-Life Examples

1. Taking a gap year to travel instead of rushing into a job.
2. Choosing a modest car but splurging on a family vacation.
3. Learning scuba diving in your 20s while physically fit.
4. Attending concerts of favorite artists before they retire.
5. Hosting reunions with friends instead of saving every penny.
6. Funding children's experiences (sports, camps) rather than leaving inheritance.
7. Donating to causes while alive to witness impact.
8. Choosing adventure travel over luxury shopping.
9. Retiring earlier to enjoy active years.
10. Taking parents on trips while they're healthy.
11. Spending on cooking classes instead of gadgets.
12. Choosing experiences like hiking Machu Picchu over jewelry.
13. Investing in photography gear to capture memories.
14. Going on spontaneous road trips instead of hoarding savings.
15. Paying for a family cruise instead of upgrading furniture.
16. Attending cultural festivals abroad.
17. Taking language lessons to enrich travel.
18. Choosing to work fewer hours for more family time.
19. Buying tickets to sporting events instead of saving for "someday."
20. Supporting a friend's startup to share in their journey.
21. Taking sabbaticals to explore passions.

22. Writing memoirs or recording family stories to preserve experiences.

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 22 Guidelines for Practicing Die With Zero

1. Prioritize experiences over possessions.
  2. Spend money while you have health and energy.
  3. Recognize the memory dividend—experiences compound in value.
  4. Avoid over-saving at the cost of living.
  5. Plan age-appropriate adventures.
  6. Give money while alive to see its impact.
  7. Balance earning, saving, and spending.
  8. Accept risks for richer stories.
  9. Design life intentionally, not reactively.
  10. Value relationships over inheritance.
  11. Retire earlier if possible to maximize active years.
  12. Invest in skills that enrich experiences.
  13. Choose cultural immersion over material luxury.
  14. Share experiences with loved ones.
  15. Avoid deferring joy for “someday.”
  16. Create traditions that build memories.
  17. Use money as a tool, not a scorecard.
  18. Embrace mortality as a guide for priorities.
  19. Seek fulfillment, not just financial security.
  20. Celebrate milestones with experiences.
  21. Support causes and people you care about now.
  22. Aim to die with zero regrets, not zero dollars.
-

👉 This philosophy is radical because it flips the script: instead of maximizing wealth, it maximizes life lived. Would you like me to craft a step-by-step life blueprint applying these 22 guidelines across different age ranges (20s, 30s, 40s, etc.)?

### Life Blueprint for Practicing Die With Zero Across Ages

Here's a structured 22-point life blueprint, broken down by age ranges, applying the guidelines we discussed. It shows how to maximize experiences at each stage of life while keeping the philosophy of Die With Zero alive.

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#### 20s – Exploration & Foundation

1. Travel internationally to broaden worldview.
  2. Experiment with different careers or side hustles.
  3. Build friendships through shared adventures.
  4. Learn new skills (languages, sports, arts).
  5. Take calculated risks (startups, relocations).
  6. Attend festivals, concerts, and cultural events.
- 

#### 30s – Growth & Balance

1. Prioritize family experiences (vacations, traditions).
  2. Invest in health through active hobbies.
  3. Create memorable milestones (weddings, reunions).
  4. Balance career ambition with experiential living.
  5. Take parents on trips while they're healthy.
  6. Explore passions outside work (writing, cooking, photography).
- 

#### 40s – Expansion & Legacy

1. Focus on quality experiences over quantity.
2. Mentor younger generations through shared projects.
3. Celebrate achievements with meaningful gatherings.

4. Take sabbaticals to pursue personal dreams.
5. Support causes and charities actively.
6. Create traditions that will last beyond you.

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### 50s – Reflection & Fulfillment

1. Retire earlier if possible to enjoy active years.
2. Spend more time on immersive travel (cruises, cultural tours).
3. Document life stories through memoirs or recordings.
4. Give financial gifts while alive to see their impact.

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### Key Takeaway

This blueprint ensures that every decade is experience-rich, memory-driven, and aligned with the principle of Die With Zero. It's about living intentionally, not waiting for "someday."

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Would you like me to expand this into a decade-by-decade action plan with specific financial, experiential, and relationship goals for each stage (20s, 30s, 40s, etc.) so it becomes a practical roadmap?

ChatGPT

## 1. Core Idea of "Die With Zero"

The philosophy comes from Die With Zero by Bill Perkins. The premise is simple but disruptive:

You should aim to maximize life experiences, not maximize leftover wealth at death.

Traditional mindset = accumulate → preserve → die with surplus

Die With Zero mindset = convert money into meaningful experiences at the right time

## 2. What It Really Means (Deep Dive)

1. Money is a tool for experiences, not the end goal
2. Time is non-renewable, money is (to a degree) renewable
3. Experiences have time windows (you can't backpack at 80 the same way as at 25)
4. Memory dividends = experiences keep paying emotional returns
5. Over-saving creates regret asymmetry (you regret unused life more than unused money)
6. Optimal life = spend, save, and give at the right phases
7. Net worth at death should trend toward zero (or intentionally allocated)

### **3. Psychological Pillars**

1. Mortality Awareness – Acceptance that life is finite
2. Temporal Sensitivity – Recognizing “when” matters more than “how much”
3. Utility Maximization Over Time – Not just wealth maximization
4. Anti-Scarcity Conditioning – Moving away from fear-based saving
5. Intentional Living – Designing life proactively
6. Experience Prioritization – Valuing moments over material accumulation
7. Memory Investment Thinking – Experiences compound emotionally
8. Regret Minimization – Avoiding “I wish I had...”
9. Dynamic Allocation – Adjusting spending by life stage
10. Decumulation Mindset – Comfort with spending down assets
11. Identity Detachment from Wealth – You are not your net worth
12. Opportunity Window Awareness – Acting before windows close
13. Present-Future Balance – Avoiding both recklessness and over-deferral
14. Purposeful Generosity – Giving when it matters most
15. Life Energy Framing – Money = stored life hours

16. Fear Calibration – Rational vs irrational financial fear
17. Freedom Orientation – Optimizing for autonomy, not accumulation
18. Experience ROI Thinking – Measuring joy, growth, meaning
19. Deathbed Clarity Simulation – Thinking backward from the end
20. Anti-Hoarding Bias – Rejecting accumulation for its own sake
21. Life Portfolio Design – Diversifying experiences like assets
22. Courage to Spend – Letting go of excessive financial control

## **4. How This Person Thinks, Behaves, Decides**

### **Thinking Patterns**

1. "Will I regret not doing this later?"
2. "Is this the right age and energy window for this experience?"
3. "What memory dividends will this create?"
4. "Am I saving out of fear or purpose?"
5. "What is the opportunity cost in life, not just money?"

### **Behavioral Traits**

1. Front-loads meaningful experiences early in life
2. Plans "experience milestones" like financial milestones
3. Willing to spend on travel, learning, relationships
4. Avoids excessive hoarding of cash/assets
5. Regularly reassesses life priorities

### **Decision-Making Style**

1. Uses time-weighted value, not just price
2. Prefers high-impact experiences over marginal savings
3. Makes intentional trade-offs, not default ones

4. Allocates money differently by age phase
5. Prioritizes life satisfaction curve, not wealth curve

## 5. 22 Real-Life Examples

1. Taking a 3-month sabbatical at 30 instead of delaying until retirement
2. Traveling with parents while they are still healthy
3. Spending on a once-in-a-lifetime trip instead of upgrading a car
4. Choosing flexible work over higher salary for life experiences
5. Paying for skill learning (music, diving, language) early
6. Saying yes to a reunion instead of saving a small amount
7. Gifting money to children when they need it (education, home)
8. Retiring earlier with slightly less instead of maximizing savings
9. Prioritizing health spending (fitness, nutrition) as life extension
10. Taking your kids on trips while they still want to go
11. Attending important life events even if costly
12. Investing in friendships (travel, gatherings)
13. Moving to a city that offers richer life experiences
14. Reducing work hours to regain time autonomy
15. Choosing meaningful projects over highest-paying ones
16. Spending on experiences that align with identity (e.g., art, nature)
17. Avoiding over-saving "just in case" beyond reasonable buffers
18. Planning bucket list items before physical decline
19. Downsizing lifestyle later to fund earlier life richness
20. Giving inheritance early instead of posthumously
21. Tracking "experience goals" alongside financial goals
22. Converting bonuses into memorable life events instead of assets

## 6. 22 Practical Guidelines

1. Define your top 10 life experiences now
2. Map experiences to age windows
3. Allocate a yearly experience budget
4. Treat experiences as investments, not expenses
5. Avoid saving beyond reasonable security thresholds
6. Regularly ask: "Am I delaying life unnecessarily?"
7. Front-load physically demanding experiences
8. Prioritize shared experiences over solo consumption
9. Convert money into memories early and often
10. Rebalance life between earning and living
11. Use windfalls for meaningful life upgrades
12. Don't wait for "perfect financial readiness"
13. Plan for intentional drawdown of wealth
14. Give while alive, not just after death
15. Audit your regrets annually
16. Replace luxury consumption with meaningful experiences
17. Track your memory dividends, not just net worth
18. Design your life in phases, not one long accumulation
19. Spend more on time freedom than status goods
20. Reframe money as stored life energy
21. Accept that unused money = unused life potential
22. Aim to end life with fulfilled experiences, not excess reserves

If you want, I can invert this into a "Die With Regret" anti-pattern model or map it to your retirement planning numbers and timeline for a more concrete application.