

ABSTRACT

Financial well-being is the goals and key factor of wealth person for taking a chance and opportunity growing and preservate their money. And banker retirees have their own provision of financial literacy obtained from training and case studies during the working period. In Indonesia, permanent workers are guaranteed and will received their retirement benefits through Financial institution pension fund (or well known as DPPK & DPLK). Not only secured, banker retirees also have their strategies and plans for preparing their Well-being retirement wealth for preparing living during retirement age by using investment products, saving, and other instrument to grow and preservate their wealth.

This research aims to reveal the journey and phenomenology of Bankers Retiree from their provision of financial literacy obtained while working, investments decision before retirement, strategies for preparing pension funds, obstacles while preparing for retirement and also activities during retirement. Using In-Depth Interviews to 12 participant of banker retirees in Indonesia from state-owned enterprises to private own company bank. The findings in this study are a measure of retirement preparation age, namely when the age range is between 30-40 years where this age is the period when banking workers begin to get promotions, increase in income and have a high lifestyle.

Keywords: *Retirement Planning, Bankers Retirement, Wealth Management, well-being, investment and financial literacy*

