

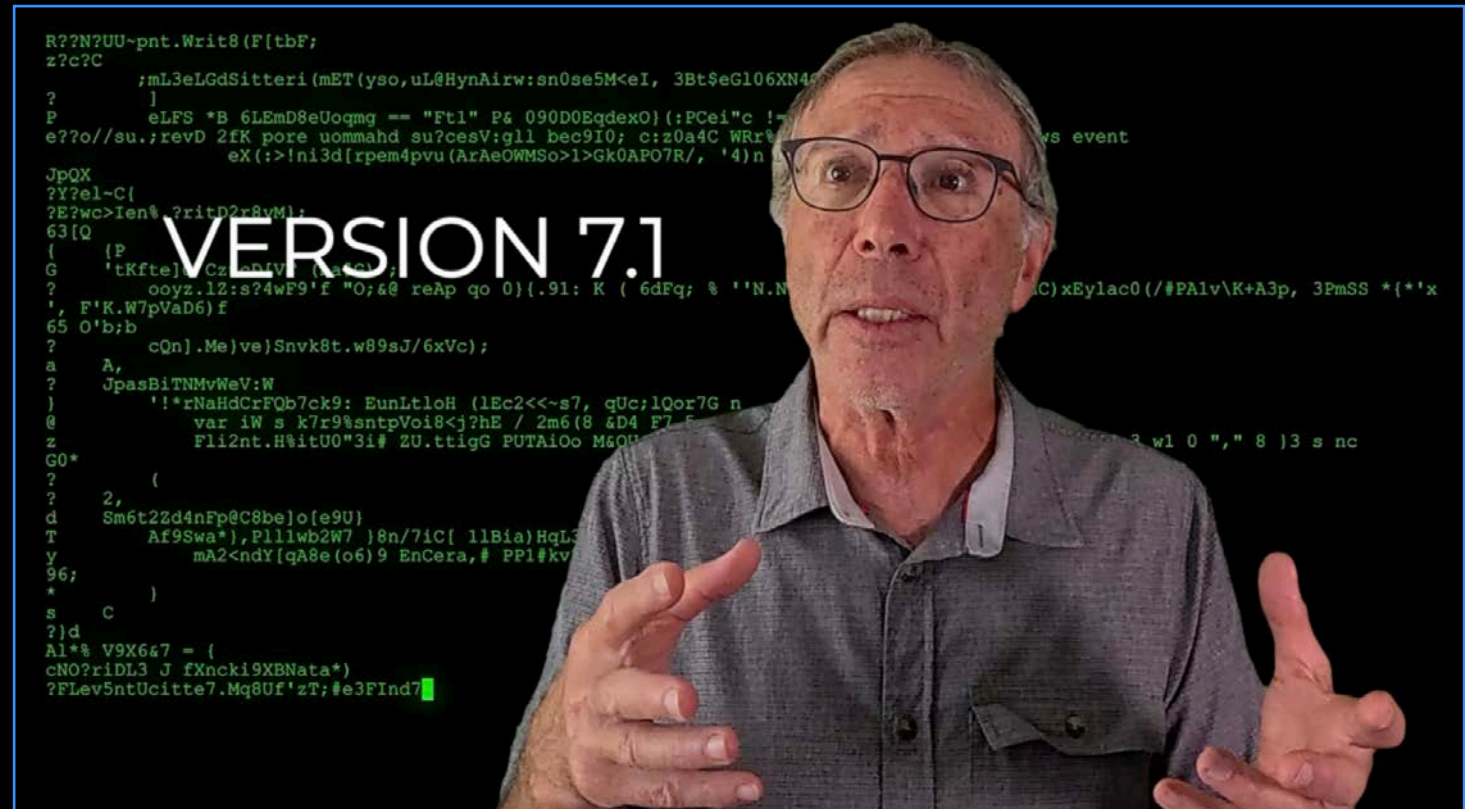
Age Is an Upgrade

Playing the Long Game

A Keynote Presentation for
Financial Institutions

Compliance Talking Points

Jeff Seckendorf



Getting older does not have to feel like a downturn each year. Instead, what if each year felt like an upgrade, like a new version of yourself, building on professional growth and leadership?



The story begins in Barcelona having a birthday beer with a scuba diving colleague.

When she asked how old I was, after telling her I was 68 and that seemed insanely old, I decided to start calling myself, “Jeff Version 6.8.”

It stuck, and each year since I have been upgrading, currently at Version 7.1.



Version 6.8

Reframing Aging



There are upgrades: big changes in your life, like a whole new operating system – new skills, new mindset, new ways to adapt.

And there are updates: small patches and bug fixes. These could be a response to a setback (or a success), a new fitness program, or something learned in professional training.

An old operating system cannot run a new long game.

THE OLD STORY:

Age takes options away.

THE UPGRADE STORY:

Age and experience give us the opportunities to change the way we use our options.

Pivoting ≠ Quitting

I spent five years training to attempt an international hour record.



The hour record created a clear, demanding target.

- A measurable goal created focus and a reason to train with intention.
- Preparation, discipline, feedback, and repeated adjustment.
- The value of the goal extended beyond the final result: it shaped my daily behavior and identity.



Pivoting ≠ Quitting

I realized it was likely out of reach. So I pivoted and set four ultra cycling world records: the fastest 100 km, 100 miles, 200 km, and the farthest 6 hours.



When the original route closed, the purpose remained.

HOUR RECORD

A specific target
with a fixed format

PIVOT



ULTRA-CYCLING RECORDS

A new arena for the
same drive to perform

The goal changed form without surrendering the deeper ambition.

Pivoting is a framework for navigating uncertainty.

QUITTING

“The original plan failed, so the larger pursuit is finished.”

PIVOTING

“The original plan taught me something. Now I choose a better route.”

The decision questions:
What am I truly committed to? What can change?

Pivot Proudly

Shed what is not working.
Upgrade to something that works better.



SETBACKS • Meet my shoulder!



FIND THE POSITIVE SPIN

Setbacks are part of the long game, not proof that it is over.

Acknowledge

Grieve, but don't pitch a tent there.

Learn

Separate useful information from frustration, or fear.

Adjust

Change the plan, timeline, or target while protecting the larger purpose. This may be a pivot.

ACTION STEPS

GOALS AND GOAL SETTING

50 / 50

I believe goals should be 50% believable.

Goals that are less than 50 percent believable are a pipe dream.

Goals that are more than 50 percent believable are a to-do list.

50 / 50

CHOOSE WISELY!

When I started training for an hour record, it was 50% believable. When it sunk to about 30%, I pivoted.



The ultra distance records were right at 50%. I knew I had the fitness, but a million things could have gone wrong.



I CHOSE WISELY!

A useful goal changes what you do today.

A strong goal is...

- Specific enough to guide action
- Meaningful enough to sustain effort
- Flexible enough to survive new information

In practice...

- Choose the target.
- Define the next action.
- Review honestly.
- Adjust without drama.

Motivation follows structure more reliably than inspiration.

- Keep the purpose visible: know why the effort matters beyond the immediate result.
- Reduce friction: make the next useful action obvious, realistic, and repeatable.
- Build evidence: small completed actions reinforce the identity of someone who continues.

High performance evolves as we upgrade.

Purpose

A reason to keep contributing and growing.

Challenge

Attempt goals that are 50% believable and demand attention and effort.

Recovery

Respect for the body, mind, and time horizon. Physiology, mindset, and resilience.

Adaptation

A willingness to pivot without shrinking ambition.

ACTION STEPS

Leaders and teams can apply these principles.

01

Reframe age

Replace a decline story with an upgrade mindset.

02

Meet the setback

Treat setbacks and obstacles as information rather than verdicts.

03

Pivoting is not quitting.

Change the route while preserving the deeper goal. Pivot proudly.

04

Live with purpose

Use purpose to sustain meaningful performance.

The long game is not about refusing to age.

It is about aging with intention, upgrading and updating the plan, staying connected to purpose, and continuing to perform in ways that matter.



Age is an upgrade when experience becomes action.

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Watch the 5:00 excerpt.

Program Content and Boundaries

What I talk about:

- Personal stories
- Aging up as an upgrade
- Goals and goal setting
- Setbacks
- Adaptability and motivation
- Pivoting is not quitting
- Purposeful high performance

What I don't talk about

- Investments or securities
- Financial products or services
- Returns, forecasts, recommendations
- Personal financial advice