

Retire Well

Plan for Retirement Beyond The Numbers

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Agenda:

- **What Clients Believe About Retirement**
- **The Four Stages of Life Transitions**
- **Retiring Unwell**
- **Retirement Return on Life**
- **Retiring WELL**

WHY?

“The soft stuff is the sticky stuff.”

What Clients Believe About Retirement?



What Clients Believe About Retirement?

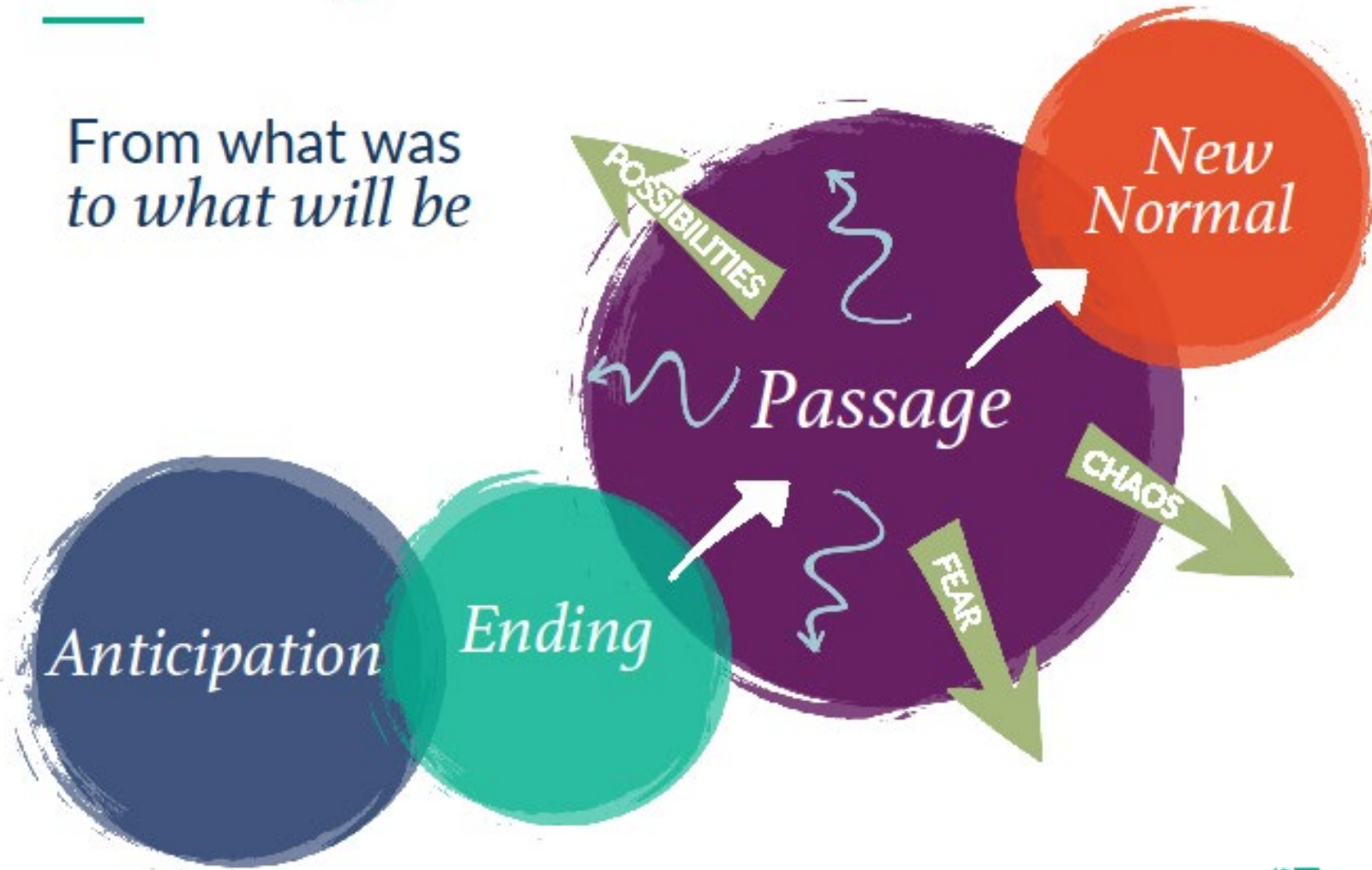
- Retirement is a date
- Retirement is stopping work
- Retirement is for old people
- Retirement isn't possible



What matters is the personal definition of retirement

Four Stages of Transition

From what was
to what will be



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Financial Transitionist Institute
An Institute of the International Society for Ecological Economics


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What Does Retiring UNWELL look like?

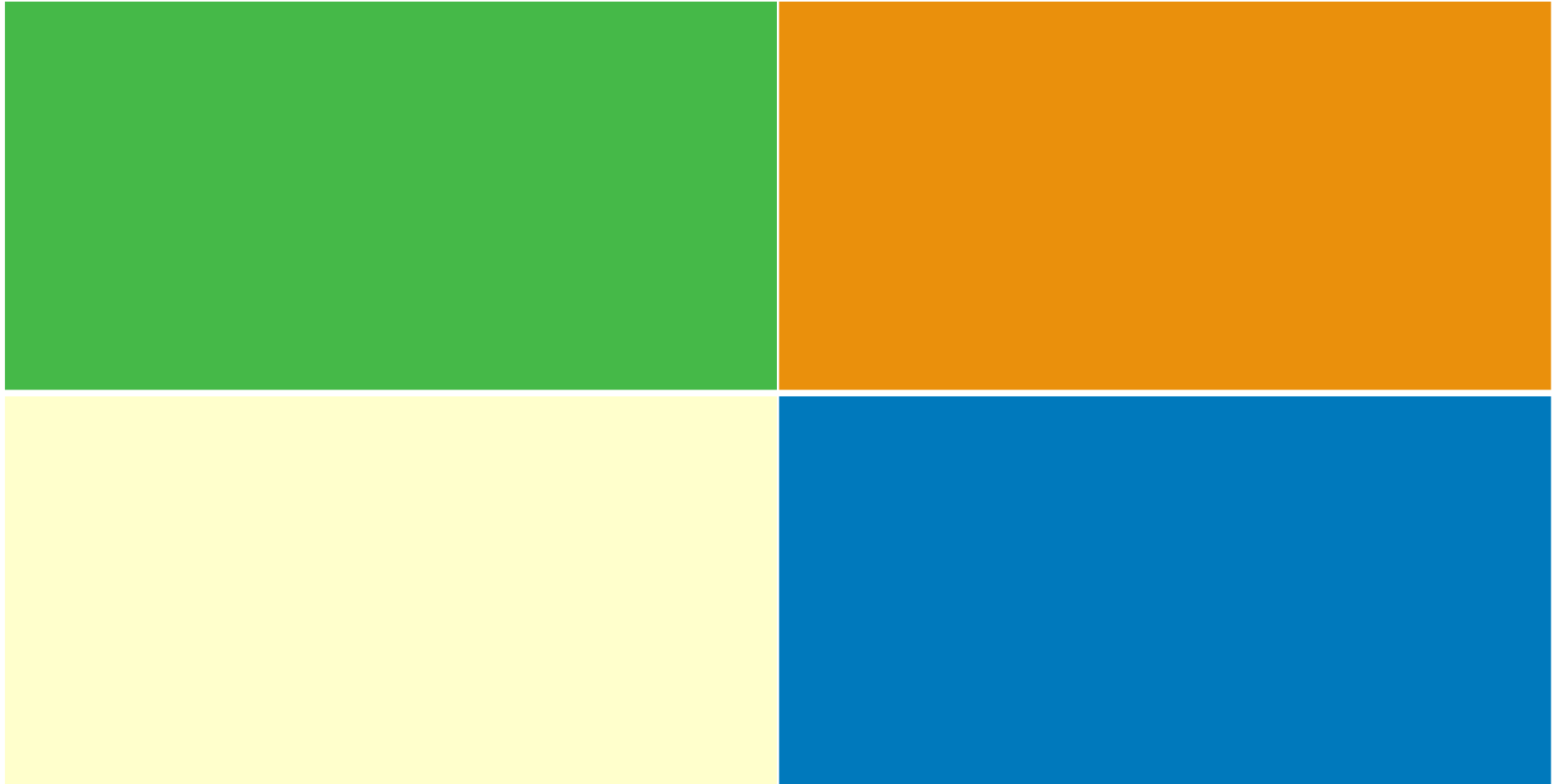
- Sense of identity loss
- Social/relationship challenges
- Change/reduction in mental stimulation
- Psychological struggle around not getting a paycheck
- Extra time to fill in the day
- Anxiety/depression

A Fresh Perspective

“What if retirement wasn’t a finish line but the next leg of the relay? The next event in the triathlon?”



Retirement Return on Life



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Financial Health

- Peace of Mind
- Organized/Plan
- Freedom and Flexibility
- Sustainable

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Health/Well-Being

- Physical and Mental
- Emotional and Spiritual
- Movement & Nutrition
- Cognitive Health

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Health/Well-Being

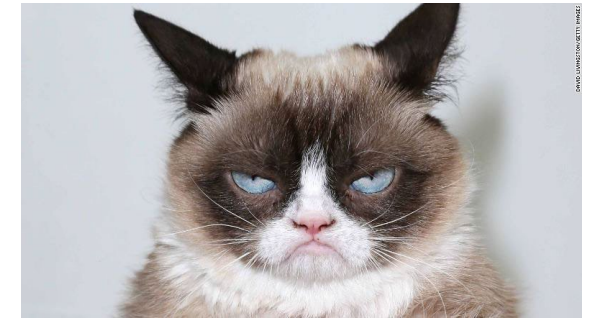
- Physical and Mental
- Emotional and Spiritual
Movement & Nutrition
- Cognitive Health

Social

- Family/Friends
- Fun/Leisure
- Location
- Community

Move Beyond Leisure

Satisfaction



Time

What Do We Need to Retire WELL?

Wealth

Engagement

Life!

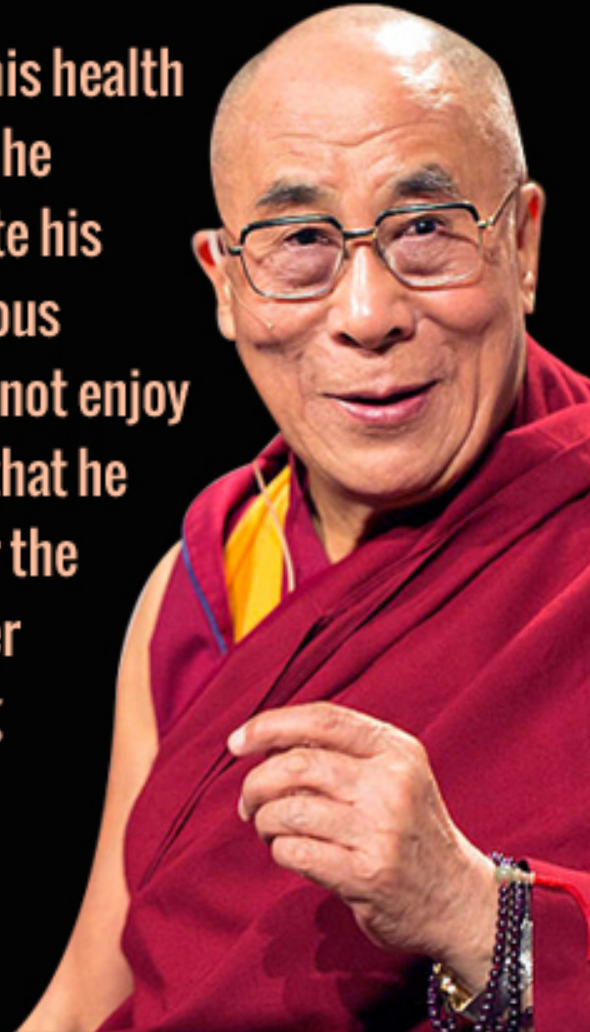
Legacy

W**ealth** = Financial + Human + Health

- Start defining wealth more broadly
- Financial Capital matters but maybe not the most
- Time + Talents + Skills + Abilities = Human Capital
- Health as the foundation of wealth

The Dalai Lama, when asked what surprised him most about humanity, answered:

"Man. Because he sacrifices his health in order to make money. Then he sacrifices money to recuperate his health. And then he is so anxious about the future that he does not enjoy the present; the result being that he does not live in the present or the future; he lives as if he is never going to die, then dies having never really lived."



eminentlyquotable.com

Engagement

Busy

“When did I ever have time to work?”

Growth and learning

5



Social Engagement

4



To stay healthy

3



Enjoyment of competing

3



Making an impact

3



Sense of relevance

3



Return on Life <https://www.roladvisor.com>

Three Elements of Retirement Happiness

Meaningful Activities

Using your abilities to pursue opportunities beyond yourself

Engaging Activities

Using your abilities to tackle a challenge

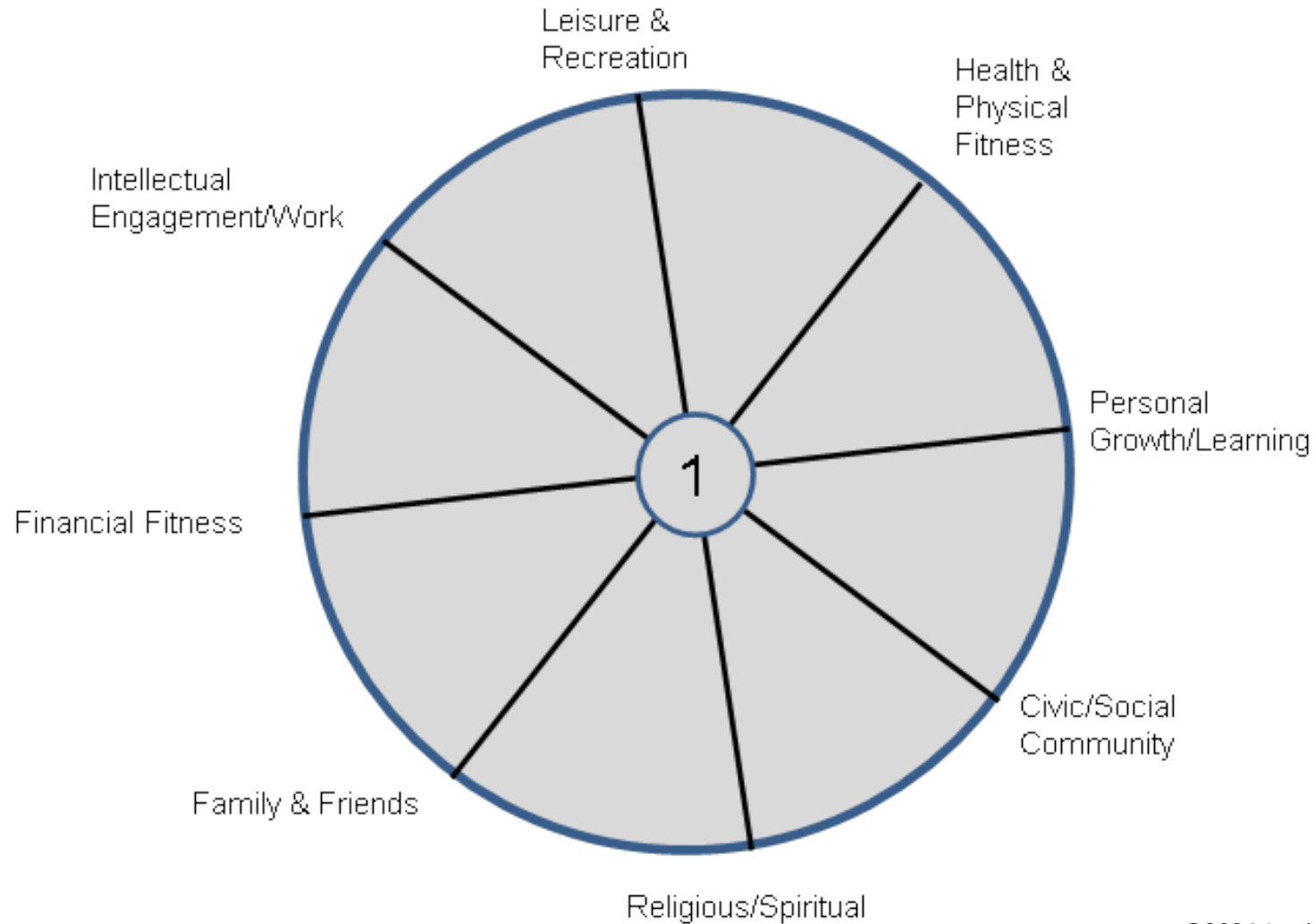
Pleasant Activities

Fun & Enjoyable!

From: What Color is Your Parachute? For Retirement - Richard N. Bolles & John E. Nelson



Life! – Focus on Quality of Life



Legacy – Toast at your 100th birthday

- “What would the person I want to be do?”
- How do you define a life well lived?
- Purpose and Meaning

Take a minute and dream with me

Imagine that tonight you fall into a deep relaxing sleep, and you don't wake up until the year you retire. When you awake, you see that a miracle has occurred and everything you hoped retirement would be has occurred. You can truly say, without reservation, that this is the retirement of your dreams.



- What do you see?
- What does it look like?
- What's going on around you?
- What's happening that is new and different?

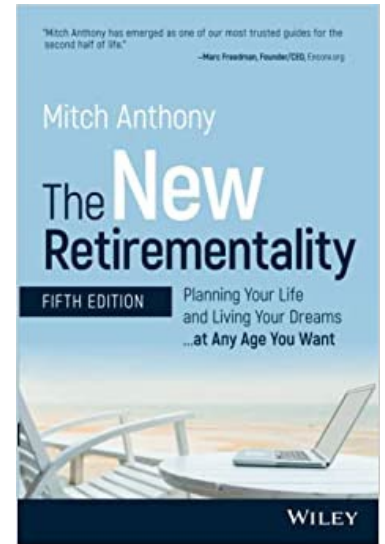
TAKE ACTION

- Make sure clients are saving enough
- Plan for retirement beyond the numbers
- Treat retirement the same way you treated a client's career.
- Do not delay a focus on health

REMEMBER
WELL = Wealth, Engagement, Life, Legacy

“We need to have enough money to sleep at night but also enough purpose to get up in the morning.”

Mitch Anthony “The New Retirementality”



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