

MaxAMAZING Your Retirement

Each new week begins with an explanation of terms/ideas, helping set the stage for discussion of personal meaning in each given area within the context of retirement. (After the first week, each new week also includes a review of past weeks)

Homework is assigned weekly (1 – 5 worksheets. Optional reflection questions are also provided

TOPICS:

- Week 1: Retirement vs. Realizement, Rethinking Retirement •
- Week 2: Retirement Paradigm Shift
- Week 3: Enjoyment and Fulfilment
- Week 4: Life Goals, Hopes and Dreams
- Week 5: Bringing Your Money to Life

DEFINITIONS:

Identity: Who you are at your core being, including your ancestry, roles and responsibilities, abilities and skills, life experiences, relationships and connectedness, spiritual interests and faith, and physical attributes.

Facets of Life: Pursuits and activities you engage in that connect who you are and what you do with the world and the people you do life with.

Personhood: The combination of your unique Identity and the Facets of Life of greatest interest to you that make you the complete person you are.

Life Goals, Hopes and Dreams: Accomplishments and experiences you pursue (usually with the people who are special to you) that define what the pinnacle of quality of life is for you. What you choose to do with your discretionary time should stem from who you are, which should impact the Facets of Life you have an interest in and shape your Life Goals, Hopes and Dreams. The pursuit of these “most important things in life” should be your highest priority.

OVERVIEW

WEEK1:

An introduction to the history of retirement (where the current definition came from) and the unique changes for those entering retirement now

(culture shift, longer period of retirement, etc.)

Consideration of definitions, of core desires, and opening the possibility of making this stage MORE than was previously thought is a key foundational consideration.

WEEK 2: Rediscovering Yourself in Retirement / Identity: This is intended to be a practical, self-reflection and not a deep, philosophical exercise. Note who one is within the categories below that are related to identity—each of which reveals an important part of who you are, but is inadequate by itself to describe you fully: Ancestry/Nationality, Roles/Responsibilities, Abilities and Skills, Life Experiences/Accomplishments, Relationships/Connectedness, Spiritual Interests/Faith, Physique (age, gender, health).

We consider both Fond Memories, Special People, Meaningful Experiences and Values to establish the highest levels of personal meaning to an individual and strategize with how to align life to these needs in an effective and helpful way.

WEEK 3: Delving into pursuits of peace, joy, security, and fulfillment, we consider the Facets of Life and personal Goals/Hopes/Dreams, we walk through what will be a personal reflection on each area's level of importance: Health and Wellness, Intellect and Skills, Avocation and Hobbies, Recreation, Experiences, Relationships, Community/Belonging, Spiritual/Faith. Together we highlight the most prominent and important identity(ies) and the facets of life that most closely tie to who a person is.

WEEK 4: This final session helps each individual consider how their money is aligned with achieving their goals and fulfilling their core soul needs / identity needs:

What role does money play in helping you engage in the Facets of Life that are important to you?

Would allocating more of your finances to any of the Facets of Life Interests in a way that is aligned with your Life Goals, Hope and Dreams, give you greater enjoyment in life?

How can you structure your assets to provide the income necessary to fund the Facets of Life Interests tied to your Life Goals, Hopes and Dreams?

What plans can you put in place so bad life events you're concerned about won't Botch Up your retirement and impact whomever is relying on your

income/assets? What planning strategies do you need to be aware of?

This section, as all the others, is purely educational. As a Fiduciary, my goal is to always do what is best for each client, but also to share helpful information to guide others into a stronger financial future. I will not sell products in my course, but do offer the disclaimer that I am a Certified Financial Planner practitioner and fiduciary. Should people choose to connect regarding their specific financial questions beyond the course, that would be a separate matter.

Checklists for OPTIMIZING each area of finance (income, taxes, risk, legacy, etc.) for future research and growth.

HOMEWORK

FOND MEMORIES

Record Fond Memories throughout your life with an eye on interests you may want to re-explore:

Childhood, teen, high school years, and college:

Professional Life (including military service):

Family Life:

Personal Life (clubs, groups, and organizations, hobbies):

Other:

Review your notes and highlight items which you enjoyed that you might like to rekindle.

SPECIAL PEOPLE

Many of your Fond Memories are tied to Special People throughout the various stages of your life. Consider relatives, special friends, role models and mentors you've had.

Relationships in childhood, teen, high school years, and college:

Relatives / Family:

Relationships in professional Life (including military service):

Personal Life (clubs, groups, and organizations, hobbies):

Other:

*Review your notes and highlight people you may want to reconnect with.
Notice what qualities these people had, which you want in your current relationships.*

FACETS OF LIFE

This term describes what you do. Some activities are an important part of who you are, while others hold little to no meaning or value. Most people have daily, weekly and monthly life rhythms of activities.

Rate the priority you place on each Facet of Life by marking: High (H), Medium (M), or Low (L).
Then write out the specific activities you do regularly.

FACETS OF LIFE	Things I do daily	Things I do regularly (weekly, monthly)
Cosmetic Improvements H M L	_____ _____ _____	_____ _____ _____
Health/Wellness H M L	_____ _____ _____	_____ _____ _____
Family Involvement H M L	_____ _____ _____	_____ _____ _____
Association/Relationships H M L	_____ _____ _____	_____ _____ _____
Work H M L	_____ _____ _____	_____ _____ _____
Hobbies/Volunteering H M L	_____ _____ _____	_____ _____ _____
Knowledge/Skills H M L	_____ _____ _____	_____ _____ _____
Finances H M L	_____ _____ _____	_____ _____ _____
Spirituality H M L	_____ _____ _____	_____ _____ _____
Recreation H M L	_____ _____ _____	_____ _____ _____

OPTIONAL EXTRA ACTIVITY: What are activities you spend a lot of time doing, but don't find particularly enjoyable or fulfilling? Consider if/ how to reduce or eliminate them since they don't benefit you. The objective is to be with more intention with your time.

BELIEFS / VALUES / CHARACTER

Describe your Beliefs/Values/Character. How would you describe yourself as a person? What's important to you? What motivates you? How do you view and treat others? Why do you fill the roles/responsibilities you now have? What achievements/accomplishments make you most proud?

How might you want to grow in your Beliefs / Values / Character to be a better version of yourself?

Consider creating goals for these items including specifics. How would you go about that (what, when ...)?

IDENTITY COMPONENTS

The various Identity Components combine to make the unique you. Circle which of these are most important to you:

Appearance	Family	Profession	Intellect/Abilities	Faith
Physique	Community	Avocation	Wealth	Recreationist

List those that are most important to you, and specify why:

1.

2.

3.

4.

What Beliefs / Values / Character do your TOP Identity Components have in common?

Which of your Identity Components would you want to press into and how?

Consider creating goals for each item including specifics. How would you go about that (what, when)?

FACETS OF LIFE AND IDENTITY COMPONENTS

Facets of Life are related to Identity Components. You express who you are (Identity) by what you do (Facets of Life). And what you do (Facets of Life) Feeds who you are (Identity).

Refer to page 3 and check your top Identity Components below. Then refer to page 2 to check the Facets of Life you place your highest priority on. Note any inconsistencies between what you see as being important and what you actually do and consider which Facets of Life you want to spend more or less time doing.

Facets of Life	Feeds	Identity Component	Activities in this Facet of Life I want to engage in more/less	
			MORE	LESS
<input type="checkbox"/> Cosmetic Improvements	→	<input type="checkbox"/> Physical Appearance	_____	_____
<input type="checkbox"/> Health/Wellness	→	<input type="checkbox"/> Physique	_____	_____
<input type="checkbox"/> Family Involvement	→	<input type="checkbox"/> Family	_____	_____
<input type="checkbox"/> Work	→	<input type="checkbox"/> Profession	_____	_____
<input type="checkbox"/> Association/Relationships	→	<input type="checkbox"/> Community	_____	_____
<input type="checkbox"/> Knowledge/Skills	→	<input type="checkbox"/> Intellect/Abilities	_____	_____
<input type="checkbox"/> Hobbies/Volunteering	→	<input type="checkbox"/> Avocation	_____	_____
<input type="checkbox"/> Finances	→	<input type="checkbox"/> Wealth	_____	_____
<input type="checkbox"/> Spirituality	→	<input type="checkbox"/> Faith	_____	_____
<input type="checkbox"/> Recreation	→	<input type="checkbox"/> Recreationist	_____	_____

UNWINDING AND WINDING UP IDENTITY COMPONENTS

Identity components will grow and fade based on your level of involvement. The more you engage in a Facet of Life, the more significant the part of your Identity Component that it's connected to will be; the opposite is true the less you engage. Retirees whose Profession was once an important part of their Identity may feel a loss in part of who they are. This may also be true for parents who aren't as "close" to their children who live their own lives now. If you feel a loss in Identity Components that were once important, it is essential to replace them to restore a sense of meaning to our life.

Reflect on how your Identity has adapted to your new stage in life and what parts of your Identity you want to wind-up as part of who you want to be now:

List Identities that are no longer relevant to you: that you need to unwind and engage less with:

LIFE PURPOSE

Your Life Purpose flows from your Identity. Write the 3 most important Identities (p.3) that you currently or might want to live out through your Life Purpose. Consider what would be a meaningful Life Purpose/s that flow from your most important Identity Components.

I want to live out my _____	by _____
Identity Component	→ Life Purpose
I want to live out my _____	by _____
Identity Component	→ Life Purpose
I want to live out my _____	by _____
Identity Component	→ Life Purpose

Some folks have a singular Life Purpose tied to their Chief Identity Component or their Beliefs / Values / Character, while others have several.

LOVE

Expedient Relationships: links with others providing practical benefits with limited expectations and requirements, maintained by automatic points of contact (ex. a friend you only see at the gym)
Enduring Relationships: deep emotional connections between individuals, marked by an intentional commitment and concern for each other (ex. childhood friend you talk to every other week).

List all the individuals you have an Expedient Relationship with.

_____	_____	_____
_____	_____	_____

Highlight those with whom you would like to build a deeper relationship. Cross out those you may want to pull away from because they don't contribute positively to your life.

List all the individuals you have an Enduring Relationship with.

_____	_____	_____
_____	_____	_____

Highlight those you'd like to spend more time with. Add Special People (p. 1) you'd like to reconnect with.

PEACE

Circumstances I rely on for Peace in my life:

Relationships that nurture Peace in my life:

Circumstances that are "Peace Stealers" in my life:

People who disrupt my sense of well-being:

Consider how to minimize unsettling circumstances and relationships in your life, and perhaps eliminate them. The biggest goal is to move towards Transcending Peace strategies that provide Peace even when life is turned upside down.

Who are folks that usher Peace into your life that are or could be Peace Partners, and how can you fill that role in each other's lives more effectively?

Who: _____ How: _____
Who: _____ How: _____
Who: _____ How: _____

MAXIMIZING YOUR ENJOYMENT

This is a three-part exercise to make your experiences as enjoyable as possible.

1) Review the Activities from the "Assessing Your Time" and "Facets of Life" (p. 2)

List the activities you enjoy the most:

How can you make this more enjoyable?

_____	→	_____
_____	→	_____
_____	→	_____
_____	→	_____

New things I'd like to try, and things from my past I'd like to reconnect with: _____

2) Review individuals in the "Low" section (p. 5) with whom you have Expedient/Enduring Relationships and list those who you particularly love spending time with.

List those you enjoy being with:

How can you make your time more enjoyable?

_____	→	_____
_____	→	_____
_____	→	_____
_____	→	_____

Some people from my past that I might want to reconnect with and new people I may want to meet who share my interests, hobbies, and values (name specific people or describe them):

3) MAXIMIZING ENJOYMENT is putting the two pieces together (activities and people).

Find the intersection of the things you enjoy the most and people you love spending time with the most to identify how you can maximize your enjoyment.

Doing what: _____	With whom: _____
Doing what: _____	With whom: _____
Doing what: _____	With whom: _____
Doing what: _____	With whom: _____

SPENDING ON “EXTRAS” FOR A MORE ENJOYABLE AND FULFILLING LIFESTYLE

Money can provide financial flexibility to pursue the lifestyle you want. Write which new activities in the various Facets of Life would add to your life, and note the funding required.

FACETS OF LIFE	What new activities can you begin to do in this facet?	How this would make my life more...		Funding Required
		ENJOYABLE	FULFILLING	
Cosmetic Improvement				
Health/Wellness				
Family Involvement				
Spirituality				
Associations/ Relationships				
Knowledge/Skills				
Hobbies/ Volunteering				
Finances*				
Recreation				

*Learning investment strategies and how to manage your money more effectively

LIFE GOALS, HOPES, AND DREAMS

These are "WOW" moments when maximizing your enjoyment intersects with experiencing amazing fulfillment.

They fall into two categories:

- 1) Enjoyment Life Goals, Hopes and Dreams (E-LGHD)
- 2) Fulfillment Life Goals, Hopes, and Dreams (F-LGHD)

Enjoyment Life Goals, Hopes and Dreams (E-LGHD)

A spectacular level of enjoyment you would like to experience that
A spectacular level of enjoyment you may always wanted to do or
is a fairly recent desire

EXAMPLE: Bucket-List trips like a
River Boat Cruise with your children /
parents / best friends.

What are you currently doing to maximize your enjoyment?
How can you make it a "WOW" experience?

Doing what: _____ With whom: _____

I can make it spectacular by: _____

Funding Required: _____

Doing what: _____ With whom: _____

I can make it spectacular by: _____

Funding Required: _____

Doing what: _____ With whom: _____

I can make it spectacular by: _____

Funding Required: _____

Fulfillment Life Goals, Hopes, And Dreams (F-LGHD)

What are you passionate about that means more than anything to you and meets your Core Soul Needs? We can establish F-LGHD by considering 1) meaningful identity or 2) what maximizes your enjoyment.

They fall into two categories:

- 1) Meaningful Identity (p. 3) that is lived out through a Life Purpose surrounded by Love and Peace.
- 2) Maximize Enjoyment (p. 7) while connecting what is most enjoyable to your identity and living it out through a Life Purpose that makes a difference to others.

Experiences and Relationships:

focus on enjoying life with those we have meaningful relationships with (Ex. Take a once in a lifetime family vacation to Grandmom's homeland.)

Accomplishments: focus on exceptionally meaningful achievements (Ex. Purchase the very expensive, rare coin that completes your collection.)

Impact: focus on making a difference in the world (Ex. Donate money to build a well in Sudan.)

Write your ideas for possible Fulfillment LGHDs in the appropriate categories below.

Try to have at least one in each of the three.

Experiences and Relationships:

Doing what: _____

With whom: _____ Funding Required: _____

Doing what: _____

With whom: _____ Funding Required: _____

Accomplishments:

Standard of Living elements: _____ Funding Required: _____

Standard of Living elements: _____ Funding Required: _____

Material possessions of other purchases: _____

Funding Required: _____

Material possessions of other purchases: _____

Funding Required: _____

Impact

If you are planning just to leave "whatever is left," leave this section blank:

Transferring (gifting) assets while I am living:

To whom and when: _____ Amount: _____

To whom and when: _____ Amount: _____

Transferring assets (I set aside) after I pass away:

To whom and when: _____ Amount: _____

To whom and when: _____ Amount: _____

Note the first step you need to take (and when) for each to move toward making them a reality.

