

Retirement Satisfaction Guide: “Living a Life You Love”

In today’s world when and how you retire are open-ended questions. There is no “one size fits all” retirement anymore. Thank goodness! The possibilities for your life are vast and you may be feeling confused or overwhelmed.

This guide will help you sort out fears, feelings and choices and give you clarity about what’s really important. Guaranteed! So, go ahead! Begin today “living a life you love”.

How wise you are not leaving your retirement life to chance...

There are 3 ways you can use this guide:

- We can complete it together, with you receiving coaching every step of the way
- You can complete it and then get some coaching once you identify where you could use some help, or
- You can complete it on your own.

Have fun!! Put yourself into it 100%. Give yourself time to dream and decide how it is you wish to be in this next grand life adventure called retirement. Some of the questions may seem hard. You may not have a clear, ready answer. That is absolute okay. Knowing you don’t know is a good thing!! How else do you get from not knowing to knowing if you don’t begin a process of identification and exploration?

Suggestions to help you get the most from the guide are:

1) Commit to being totally honest. These questions are asked so that you can get to what is true and right for you. **There is no set formula for creating a joyful retirement life.** Ideally this guide will

assist you in creating a plan to live a life totally unique to who you are and what matters most to you.

2) Create a quiet space for you to work free of any disturbances and distractions. Don't attempt to do this when you are tired. Designate a block of time when you can give it your full attention.

3) **Be still and listen to what your heart says.** This might not be so easy at the start because your brain, the media, and well-meaning others have all had their influence. At first you might hear a faint or not so faint voice in your head saying: "you're too old," or "that's too risky" or "you can't do that." Trust me: this is not your heart speaking! Don't be swayed by what others think retirement is suppose to look like. Don't think for a moment that this stage of your life has to be lived by anyone else's standards. Be wary of any internal or external advice that begins with: "You should" or "You shouldn't".

d) Take plenty of time. Download the guide and write your answers in the spaces provided. Or designate a notebook for this work so that you can keep it and look back on it as you wish. Be absolutely honest in your responses; you've got nothing to lose and so much to gain. **Let your answers simmer a while.** Then take another look. See what new or different thoughts, ideas, or feelings emerge.

Live outrageously on purpose!

RETIREMENT SATISFACTION GUIDE

1. Create a plan; a roadmap for what you want your life to be.

You may have a well defined financial plan but do you have a plan for how you wish to live the next twenty or thirty years of your life? Do you really want to leave your retirement life to chance and hope that you won't be disappointed? The "one size fits all" retirement mentality no longer fits. Whether five years away from retiring or five years into retirement, begin now exploring and choosing how you wish to live your second life.

Be as clear and detailed as possible. Your plan will be a work in progress.

Reconnect with dreams you put aside for more practical considerations, or perhaps dream about what you want in your life for the first time ever. I'm reminded of a recent coaching client, Evelyn, who spent almost 35 years as a bookkeeper. Being practical minded, she had not ever allowed herself to dream about her heart's desire. That is, until she had a new grandchild born with special needs. Seeing there was a gap in educational and supportive services for parents of children having special needs, Evelyn went back to school. She now works in a community program that brings education and support to families. The families she serves love the special attention and guidance Evelyn gives. She loves the satisfaction her work brings and has no intention of retiring. So, take the lid off and get in touch with your passion and desire!

Where would be your ideal place to live? What would make it ideal?

How much time would you like to spend traveling? Where have you always wished to visit? How would you like to travel?

Ideally, what amount of time will be spent with family? How will you spend that time?

How much money will you need to live comfortably? If you need to work or want to work, how many hours per week will you spend working? What work will you do? What will make that work satisfying to you?

What are your top leisure activities? Ideally, how much of your time will you devote to leisure?

What would you do if you knew you could not fail? Come on; dust off that dream... Don't be shy!

What does living a satisfying life mean to you? What are the essential elements, your specific "must haves"?

2) Make a difference. There are hundreds of ways, in all shapes and sizes, to make the world, your community, your neighborhood a better place. The collective wisdom, talent, and passion of those over fifty is astonishing. The world needs you. So, why not start a foundation,

join an animal rescue team, mentor a child, teach a class, run for mayor, or revitalize your town square.

Let me tell you about Amy. She knits every spare minute in her day. She obviously loves knitting and is very specific about what she knits, which are tiny caps. Twice a year Amy donates the caps she's knitted to her local hospital's neo-natal unit. She knows her caps make a difference to the babies and their families and she feels great about it.

What organization, human issue, community project or problem speaks to your heart?

Given your talents and skills and time, what type of commitment would be a great fit?

How would doing this support your vision for your life and your world?

3) **Commit to being happy.** John worked in a large corporation for thirty years and took early retirement at age 54. For a few years he enjoyed traveling. Then John decided to fulfill a long held dream of turning his hobby of furniture crafting into a business. He expanded his home workshop and started his second career. About three years later John called me. You see, his business was successful but John was not happy. He liked creating and his sense of accomplishment but the isolation was depressing. What John wanted was to learn how to love his situation. He was grateful for the opportunity to have his own successful business and felt somewhat guilty for not being happy. Gradually, John came to know and accept without self-criticism his need for interaction with others. Working alone was not in John's best interest. With his newly gained insight, John was able to move past the problem into a solution. He rented space with a crafts consortium and now has daily contact with the public and other artists. John couldn't be happier.

How happy are you with your life right now? On a scale of 1 to 10, with one being not at all happy and 10 being very happy, how does your life measure up? What belief, habit, or situation stands in your way of living in happiness and peace?

What is a 1st step you could take to start creating a happier, more peaceful life?

4) **Take charge of your life.** In order to live your second adulthood with freedom, purpose and passion, stop and take a look at yourself as well as your physical, emotional, and spiritual environment. If you've put off taking care of any important aspect of your life—now is the time to take action! Make a plan and get started—one step at a time. Don't leave the important things to chance. Unfortunately, we've all heard stories of people who waited too long to see their doctor, to make an amend, or record their family history.

Recently I worked with someone whose house was badly damaged by fire. That alone was tragic but his loss was compounded because important records and documents were destroyed. It has taken him a year to replace birth certificates, passports, and the like. Most devastating was the irreplaceable loss of treasured personal items and family mementos. Securing valuables in a safety deposit box was something he meant to do but never got around to doing.

What are you putting off accomplishing that you know is important and would increase your peace of mind and overall well-being?

This checklist will help serve as a guide to get you started. It is not exhaustive but is meant to be a beginning point.

- Do you have a will? Do you have detailed instructions about what arrangements you want when you die?
- Do you have a living will and a designated person as medical power of attorney?
- Are your important documents such as your driver's license, passport, will, up to date? Do you have copies of each of these stored in a safe place?
- Do you have a secure place to store important documents? Does at least one other person know where this is and have access to them?
- How is your health? When was your last physical and eye examination? What do you need to start doing to either improve your health or maintain good health?
- Is your living space cluttered? Ask yourself: is this item really important to me? Do I use it or enjoy it regularly? Clear out, clean out and make space for the life you are living now.
- Is your vehicle in good running order? Do you have emergency road side service, a working spare tire, thermal blanket, bottled water, jumper cables, snow chains, first aide kit?
- Do you have adequate health, home, and life insurance?

5) **Focus on what is right in your life.** What this asks is that you live with the awareness that you create your reality and thus, your joy or your suffering. Life is about change and everything changes: the weather, stock values, government, friendships, and your age. We have little or no control over all of life's changes. We have TOTAL CONTROL over what we choose to notice, validate, accentuate. And one thing you know you can do is change your mind.

We all know of people in our lives that embody the power of focusing on what is right. My friend Jennifer and I began our friendship in high

school. Her life was pretty normal, with her share of ups and downs, that is--until a few years ago. Jennifer quit her job, moved to another state, completed her college education and was just ready to launch a new career when she was diagnosed with MS. Shocked by the news, she took immediate action with determination not to let it stop her. She took the next step, got professional licensure, and started a new career. After a couple of years, the MS was compromising her ability to walk, so she opted for surgery, with the hopeful intention that the surgery would allow her to keep walking. Something went wrong and the surgery left her paralyzed from the chest down. As you might imagine, Jennifer got very depressed and I worried for her well-being. Within the next year something shifted within Jennifer. She decided she was going to have a life worth living regardless of the obstacles. Today, she is a strong presence within the MS community. Her generosity and talents make a difference for others. And her attitude and commitment make a big difference for herself.

Commit to asking yourself at least 2 times a day: What's going right? Write it down or share it with someone else. Do this for at least 30 days and see what happens. Notice what happens when you ask others what's going right for them. You may have a surprisingly different conversation.

Begin now training your thoughts to focus on what is right about your life. **Happiness IS an inside job.**

What are 3 things going right in my work?

What are 3 things going right in my relationships?

What are 3 things going right in my spiritual life?

What 3 things are going right with my financial life?

What 3 things are going right with my health?

What 3 things are going right with my social life?

Congratulations on completing the **RETIREMENT SATISFACTION GUIDE!**