

## INTRODUCTION

When you think of retirement, what do you see yourself doing? Are you looking for leisure or planning to give back? Searching for your next adventure or focusing on your family?

Together, we'll use this four-part workbook to imagine, develop, and live out your aspirations as you enter this next phase of life.

# Contents



— Scan here to access your digital workbook and other resources.

**01**

YEARS 1 - 2

**Accomplishing Your Dreams**

*The Wish List*

**02**

YEARS 3 - 5

**Living Well**

*Exploring Retirement's Potential*

**03**

YEARS 6 - 13

**Turning Ideas Into Action**

*Discovering Your Mission*

**04**

YEARS 14+

**Shifting Focus**

*Finding Fulfillment*



TOGETHER, LET'S TURN *WORTH* INTO

+

# Dreams *Worth* Following

## 01 Accomplishing Your Dreams

Years 1 - 2

THE WISH LIST

+

Our first exercise is often the most exciting for those approaching retirement. It's when you dream about the trips you've always wanted to take, the hobbies you want to pursue or a new skill you're ready to learn. Here, take the opportunity to let your imagination roam freely and explore anything and everything that you wish to achieve.

+

# The *Wish* List

At this point, you're either brimming with ideas for your future or uncertain about where to start. Regardless of where you stand, remember that this phase has no limits.

Start by brainstorming. What first comes to mind when you imagine spending your time in retirement? What things have you always wanted to do but have yet to have the time for? Go ahead and commit these ideas to paper. This is your time to dream big.



A large grid of small gold plus signs (+) on a light gray background, intended for writing a wish list.



Now, take some time to think about where each of these goals fits in the following categories. Are there any categories that seem to be missing or incomplete? Do they make you think of any new goals or ideas that come to mind?

**SOCIAL CONNECTIONS**

A grid of small gold plus signs (+) on a light gray background, intended for categorizing goals.

**HEALTHY LIVING**

A grid of small gold plus signs (+) on a light gray background, intended for categorizing goals.

**TRAVEL + EXPLORATION**

A grid of small gold plus signs (+) on a light gray background, intended for categorizing goals.

**NEW EXPERIENCES**

A grid of small gold plus signs (+) on a light gray background, intended for categorizing goals.

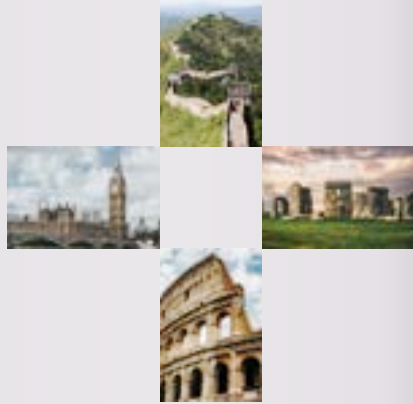
**FAITH + SPIRITUALITY**

A grid of small gold plus signs (+) on a light gray background, intended for categorizing goals.

**GIVING BACK**

A grid of small gold plus signs (+) on a light gray background, intended for categorizing goals.





Every adventure offers a lifetime of memories. Use the world map to record every place you've already visited. In the space below the map, write out the rest of your travel wish list. Be sure to re-visit this page and update your map after each adventure!

A grid of 10 rows and 20 columns of small blue plus signs, intended for writing a travel wish list.

# It's *About* Time

Setting goals is one thing, but acting on them is another. You will need an intentional plan to follow. When we take your bucket list and map it out over the next two years, you will see how these goals will come to life.



*Don't forget to take lots of photos! By documenting your adventures, you'll be able to share your experiences with loved ones and keep track of the trips and activities that you want to build upon.*

<i>January</i>	<i>February</i>	<i>March</i>	<i>April</i>
<i>May</i>	<i>June</i>	<i>July</i>	<i>August</i>
<i>September</i>	<i>October</i>	<i>November</i>	<i>December</i>

01

**01** Consider when and where each of these goals will be accomplished. Anything with a strict timeline? Let's schedule those first.

**02** Next, do you have any specific goals you'd prefer to accomplish sooner than later? Plan those next.

**03** Do any of your goals require a longer commitment or more frequent attention? Schedule those further out and make sure you build in milestones along the way!

**04** What else is left? Anything that you want to tie to a specific date? Before a holiday or your next birthday? Are there any lasting goals that need to find their place?

**05** Make sure to share your bucket list with someone else close to you. Once you make others aware of your goals, they can hold you accountable and ensure you stay on track!

<i>January</i>	<i>February</i>	<i>March</i>	<i>April</i>
<i>May</i>	<i>June</i>	<i>July</i>	<i>August</i>
<i>September</i>	<i>October</i>	<i>November</i>	<i>December</i>

02



# A Retiree's *Day* in the *Life*



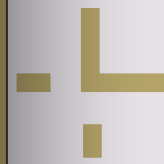
One of the most important things you can do in retirement is to set expectations for yourself. You're transitioning from a lifestyle where your schedule was planned in detail every day to a lifestyle where the day-to-day is much more flexible. Take a look at the example schedules below. What do you notice? Think about how your daily schedule may change now that you've entered this new phase of life.

*Average Working Adult*

6:00 am	Wake Up & Get Ready
7:00 am	Commute
8:00 am	Work
9:00 am	Work
10:00 am	Work
11:00 am	Work
12:00 pm	Lunch
1:00 pm	Work
2:00 pm	Work
3:00 pm	Work
4:00 pm	Work
5:00 pm	Commute
6:00 pm	Dinner
7:00 pm	Housework
8:00 pm	Housework/Leisure
9:00 pm	Leisure
10:00 pm	Bed

*Average Retiree*

6:00 am	Wake Up & Get Ready
7:00 am	Breakfast & Read/Meditate
8:00 am	Stretch/Exercise
9:00 am	Work/Hobbies
10:00 am	Work/Hobbies
11:00 am	Work/Hobbies
12:00 pm	Lunch
1:00 pm	Housework
2:00 pm	Free Time (Errands, Hobbies, etc.)
3:00 pm	Free Time (Errands, Hobbies, etc.)
4:00 pm	Free Time (Errands, Hobbies, etc.)
5:00 pm	Free Time (Errands, Hobbies, etc.)
6:00 pm	Dinner
7:00 pm	Housework/Leisure
8:00 pm	Leisure
9:00 pm	Leisure
10:00 pm	Bed



## JOURNAL

Take advantage of the Habit Tracker in the accompanying Action Journal to help track your daily actions and see how they align with your intended goals.

# Your *Life*, Your *Day*

Now that you've spent some time imagining what you'd like to do in retirement, you can reflect on how these goals can fit into your everyday life. On the following worksheet, draft an outline for what you want your daily schedule to be. Don't worry if this changes or if details are missing. If you are planning with a significant other, remember to be intentional and set realistic expectations that are considerate of both your collective goals.

5:00 am	
6:00 am	
7:00 am	
8:00 am	
9:00 am	
10:00 am	
11:00 am	
12:00 pm	
1:00 pm	
2:00 pm	
3:00 pm	
4:00 pm	
5:00 pm	
6:00 pm	
7:00 pm	
8:00 pm	
9:00 pm	
10:00 pm	
11:00 pm	
12:00 am	



TOGETHER, LET'S TURN *WORTH* INTO

Time

*WORTH*

Spending

02

*Years 3 - 5*

## Living Well

### EXPLORING RETIREMENT'S POTENTIAL

You've spent some time working through your bucket list, and we genuinely hope that the initial phase of your retirement has been everything you've dreamed of and more. Now, as you're settling into this exciting new chapter, we invite you to take a moment and reflect on your goals and the impact they've had on your journey so far.

This series of exercises is about uncovering things in your life that bring you a sense of energy and flow. At the end of the day, are you left feeling drained and exhausted or revitalized and invigorated? Do your days seem to drag on forever, or does time fly by? As we continue to plan and reflect, your day-to-day should begin to flow, and you should end the day feeling energized.

The exercises in this chapter will help you find meaning and purpose in your goals so you can be sure that your expectations and plans for an ideal life are in alignment.

**PART 1**

# Reviewing *the* Bucket List



After spending some time with your bucket list, let's ensure that your goals still leave you feeling fulfilled. Take some time to reflect on the activities and goals you have listed.

## REDISCOVERY JOURNAL

First, reflect on the past few years and make sure the goals you've set are meeting your expectations. Feel free to use the following prompts to help frame your thinking.

- + Which activities/interests would you like to continue?
- + Which activities leave you with more energy than you had at the start?
- + Which activities drain your energy?
- + Do your favorite activities involve others? To what degree?
- + What else have you learned about yourself?

A large grid of 20 columns and 20 rows of small gold plus signs (+) on a light gray background, intended for journaling.





# Defining a Life Well Lived

+ + + + BEGIN WITH THE END IN MIND

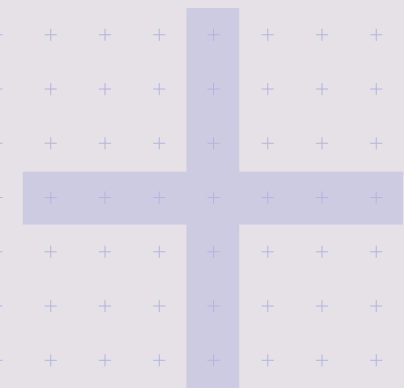
To align your lifestyle with the decisions you make, it is essential to consider the following: *How do you define a life well lived?*

A focused and clear understanding of your future allows you to maximize your time, energy, and money. How you use these resources directly impacts your ability to accomplish your ideal life and ensures you work towards your desired goals daily.

Use this space to describe your ideal life in detail. Consider which things are worth your energy, and strip away plans or ideas that don't immediately enthruse you. You have a unique opportunity to create something extraordinary that gives you purpose and meaning—every single day.

Here are some questions to consider:

- + *How do you define personal fulfillment?*
- + *What are your values?*
- + *Who do you want to spend more time with?*
- + *Why are these things meaningful to you?*
- + *What changes do you want to make?*



An aerial photograph of a winding road through a mountainous landscape. The road is light-colored and curves through dark, rocky terrain. A yellow line with white plus signs is overlaid on the image, starting from the bottom left, curving around the top right, and ending at the top right. The text 'PART 3' is in a yellow box on the left, and 'Prioritization' is in large white letters across the middle. The text 'CONSIDER THE LAW OF DIMINISHING INTENT' is in yellow on the right, followed by a paragraph of white text and a shorter paragraph of white text at the bottom right.

PART 3

# Prioritization

## CONSIDER THE LAW OF DIMINISHING INTENT

Every December, as the end of the year approaches, we come up with a laundry list of ideas for our New Year's resolutions. But despite our best efforts to improve habits, remedy character flaws or overcome new challenges, our motivation wanes as life always seems to get in the way. This scenario perfectly describes a principle known as the Law of Diminishing Intent. Essentially, the Law of Diminishing Intent states that the longer you wait, the less likely you are to take action. It inevitably affects us all and can quickly get in the way of your goals.

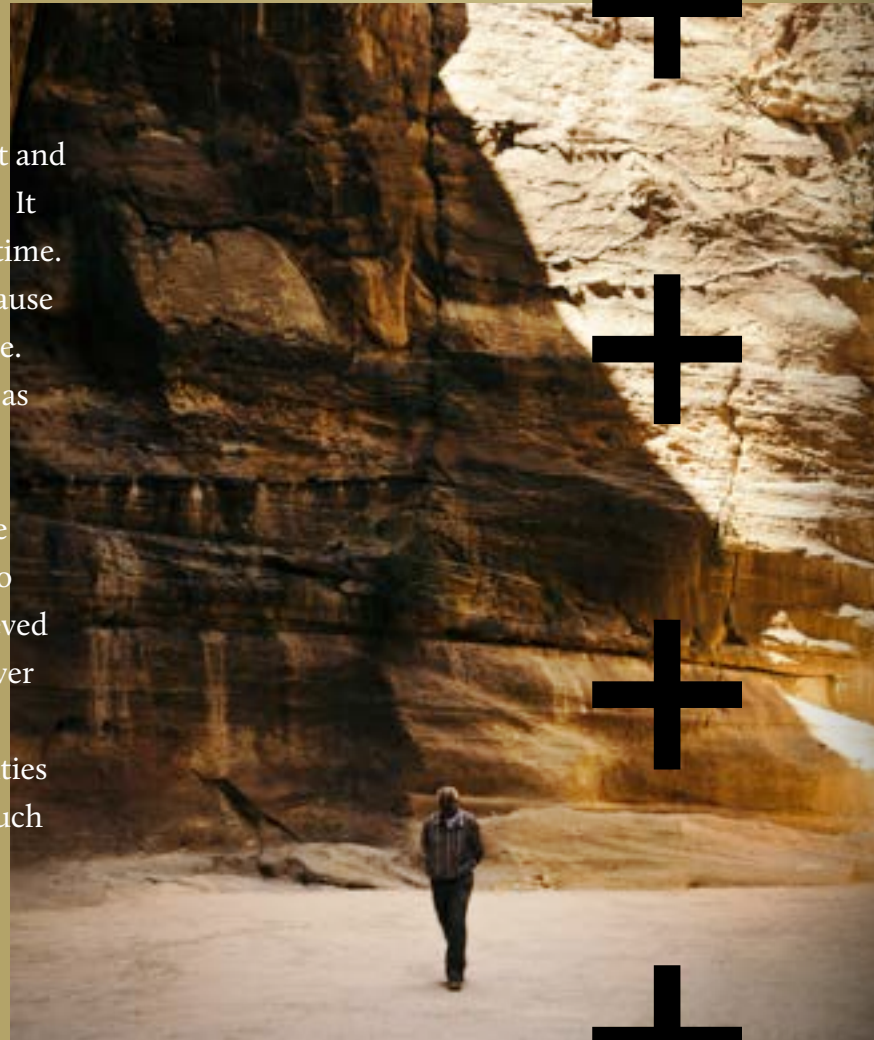
To overcome this challenge, consider practical, achievable goals while outlining a plan to hold yourself accountable. Then, just try it. Have a bias toward action.



# Mapping Your *Next* Move

It is difficult to manage money, budget and project your cash flow into the future. It is even harder to manage and budget time. People often treat time as infinite because they do not know how much they have. However, time now should be viewed as your most valuable resource.

In this next exercise, we'll focus on the value of your time. Here, you'll need to consider that if your goals aren't achieved within your set timeline, they may never happen. How does this change your approach to planning? If certain activities come with an expiration date, how much sooner should they be prioritized?



Think about everything you want to do over the next three to five years and list them below:

A large, empty rectangular area with a light gray background and a grid of small, faint plus signs, intended for listing goals or tasks.

Imagine you only have one year to accomplish your goals from the previous page.  
Which ones would you prioritize?

Imagine you only have 30 days for these goals. Now, which ones feel most important?



Compare the different timelines you've put together. How did the different time limits affect your list? Which goals rose to the top? Which priorities felt less important as time became more scarce?



TOGETHER, LET'S TURN *WORTH* INTO

# Paths *Worth* Taking

## 03 Turning Ideas Into Action

Years 6 - 13

DISCOVERING YOUR MISSION

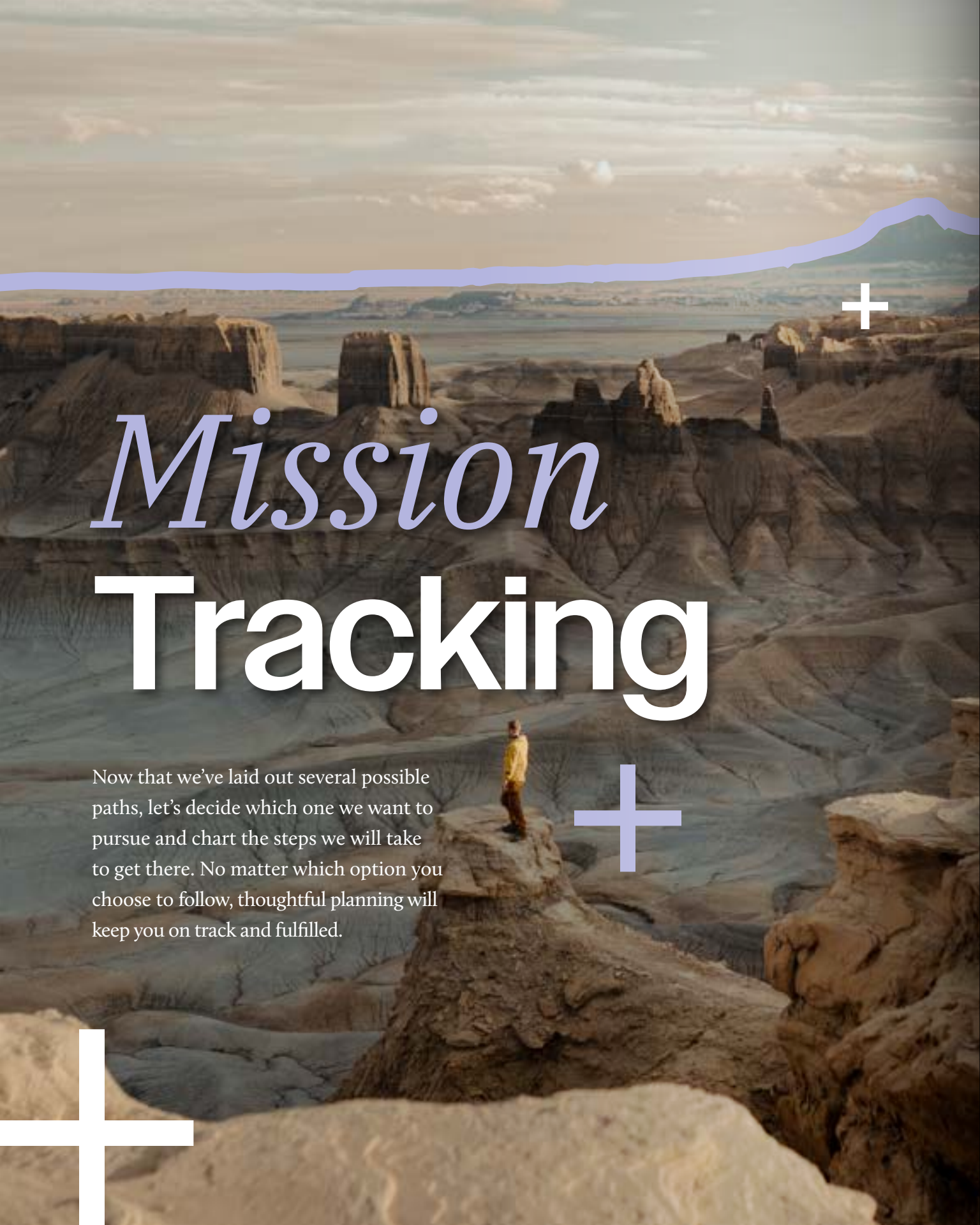
During our exploration phase, we tried new things, learned more about our personal preferences, and uncovered activities that left us feeling engaged and energized. Now, using what we've learned from the work we've done together so far, we'll look to chart your continued path toward fulfillment.

Using the exercises in this chapter, we'll review your existing goals individually to identify your overarching mission, and develop a plan of action that thoroughly considers everything you'll need to achieve it.









# Mission Tracking

Now that we've laid out several possible paths, let's decide which one we want to pursue and chart the steps we will take to get there. No matter which option you choose to follow, thoughtful planning will keep you on track and fulfilled.

Briefly describe your goal.

Grid area for describing the goal.

What resources will you need?

Grid area for listing resources.

What steps will you take?

Grid area for listing steps.

How will you track progress?

Grid area for tracking progress.

Start Date

Grid area for start date.

Fulfillment Date

Grid area for fulfillment date.

Check-In Appointments

Grid area for check-in appointments.

Who will help you toward your goal?

Grid area for listing help.



TOGETHER, LET'S TURN *WORTH* INTO

# Goals

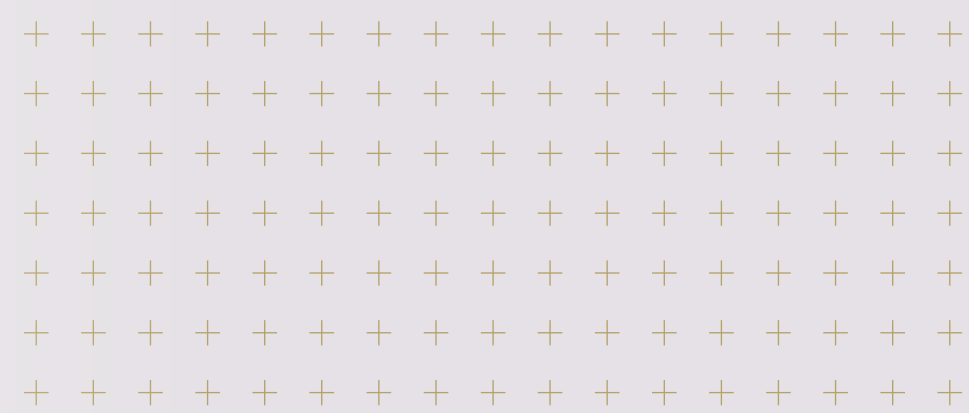


*Worth*

04

Years 14+

# Chasing



## Shifting Focus

### FINDING FULFILLMENT

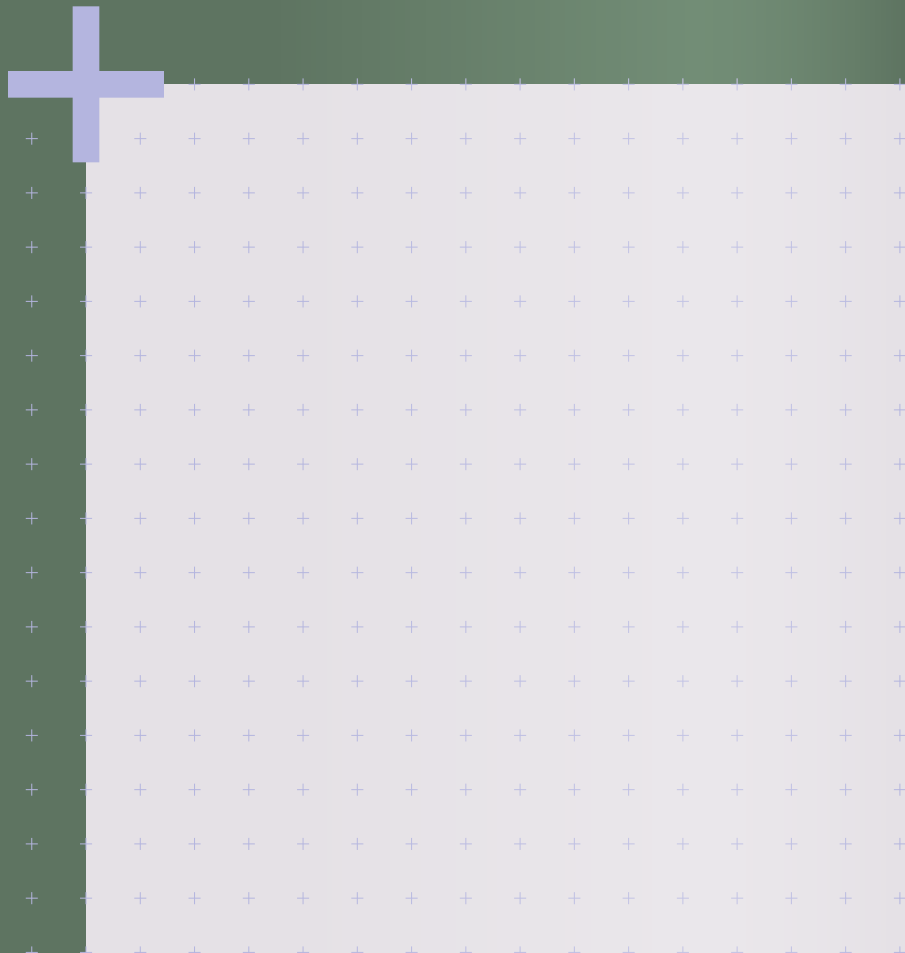
Fulfillment is not a destination, but rather a continuous and enriching adventure.

This journey may encompass achieving personal goals, nurturing meaningful relationships, and contributing positively to the world. This section will consider ways to remain committed to your fulfillment.



# Expanding Your Reach

You have so many life lessons, skills, passions and resources —how can you use all of them to impact the lives of others? Think back to your bucket list, as well as the exploration and wayfinding phases. Which experiences could you share with someone else? What could you teach someone else? What moments and memories could you help a loved one create?



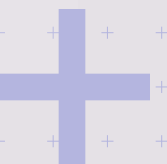
## JOURNAL

Write letters of gratitude to three different people who had a significant impact on your life. What was so unique about the way they supported you? How does their influence inspire you to give back?

# Keeping Up With the Challenges

There may be times when you feel stuck in retirement, so it's important to remember that new goals will always lead to new opportunities. Embracing new challenges can give you a much-needed confidence boost and encourage you to push yourself further.

- + *In what ways can you challenge yourself in your personal life?*
- + *What are some ways you can create new social connections?*
- + *What are some ways you can challenge yourself physically?*



# Maintaining *the* Momentum



Planning an ideal life is no easy task, and you should be incredibly proud of your willingness to embrace this phase of life with flexibility and excitement. Retirement offers an endless realm of possibilities, which requires a strong sense of imagination and vulnerability.

Through this series of activities and exercises, we hope that you have reached a strong sense of fulfillment that brings you a lasting sense of inner peace, joy, and satisfaction. Be proud of the life you've created for yourself, and here's to many more years filled with intention and happiness.

