

# *retire* ON PURPOSE

BEYOND FINANCIAL PLANNING:  
CREATING THE LIFE YOU WANT

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JACKSON®

Hello. I'm [Presenter Name] with [Company Name] and I want to spend some time discussing a topic our society spends a lot of time talking about, and that's retirement planning.

But I'd submit – we've focused too myopically on the discussion.

To prove this point, I want you to write down a formula:  $M = R$  [Money = a happy Retirement] – that's been our focus right?

What's the problem with that? It's a great start, but all you have is money and time—how will you live? What will you do?

The real formula should be:  $P + M = R$ .

Where P stands for a Plan or, more accurately, Purpose.

And this formula is the basis for our conversation today.

# IMPORTANT DISCLOSURES

This presentation is not meant to be viewed on a mobile device.

John Nelson, Christine Whelan, and Richard Leider were paid for their commentary. Their views do not necessarily reflect those of Jackson®.

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Let's take a few minutes to go over some important disclosures. [Read Slide]

## TRANSITION REALITIES

"RETIREMENT...AN ONGOING, RELENTLESS  
EFFORT IN CREATIVITY."

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What was that sound? [an alarm clock] How many of you dream of the day you never hear that sound again? [show of hands?]

I did too. In fact, I dreamt of throwing the clock out the window. After all, the idea of doing anything I want whenever I want sounded great.

That is until I started getting closer to retirement myself – and I realized that having no reason to get up in the morning might actually be a terrible thing.

So I'd like to start this morning by showing you a brief clip. It's the opening of the movie "The Intern," with Robert De Niro. Let's hear what he has to say about the expectations of retirement versus the realities...



## TRANSITION REALITIES

"RETIREMENT...AN ONGOING, RELENTLESS  
EFFORT IN CREATIVITY."

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### Clip transcript:

Freud said, "Love and work. Work and love. "That's all there is." Well, I'm retired, and my wife is dead. As you can imagine, that's given me some time on my hands. My wife's been gone for three and a half years. I miss her in every way. And retirement? That is an ongoing, relentless effort in creativity.

At first, I admit I enjoyed the novelty of it. Sort of felt like I was playing hooky. I used all the miles I'd saved and traveled the globe. The problem was, no matter where I went, as soon as I got home, the nowhere-to-be thing hit me like a ton of bricks.

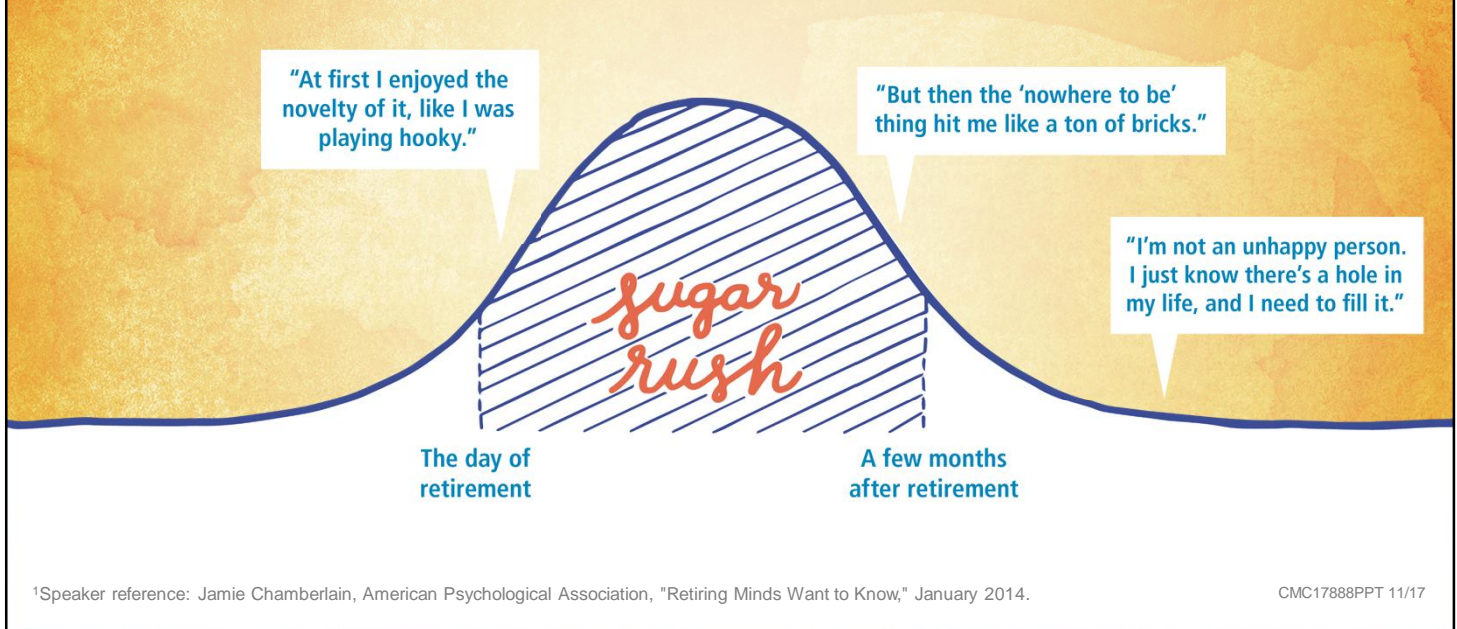
I realized the key to this whole deal was to keep moving. Get up, get out of the house, and go somewhere. Anywhere. Come rain or shine, I'm at my Starbucks by 7:15. Can't explain it, but it makes me feel part of something. These guys today, they're not numbers guys. Don't talk figures with them.

How do I spend the rest of my days? You name it. Golf, books, movies, pinochle. Tried yoga, learned to cook, bought some plants, took classes in Mandarin. Translation, "Believe me, I've tried everything."

And then, of course, there are the funerals. So many more than I could imagine. The only traveling I do these days is out to San Diego to visit my son and his family. They're great. I love 'em to pieces. But to be honest, I think I probably relied on them way more than I should.

Don't get me wrong, I'm not an unhappy person. Quite the contrary. I just know there's a hole in my life, and I need to fill it. Soon.

## BEWARE THE SUGAR RUSH



So what De Niro's describing here is a very real situation for many retirees.

In fact, research shows that retirees experience what's called a "sugar rush" as they enter retirement – that is, feelings of joy followed by a sharp decline in happiness.<sup>1</sup> And it happens in a matter of months.

And remember what De Niro said...

(CLICK) He says at first he enjoyed the novelty of it, like he was playing hooky.

(CLICK) But then the "nowhere to be" thing hit him like a ton of bricks.

And maybe the most powerful thing: (CLICK) "I'm not an unhappy person. I just know there's a hole in my life, and I need to fill it."

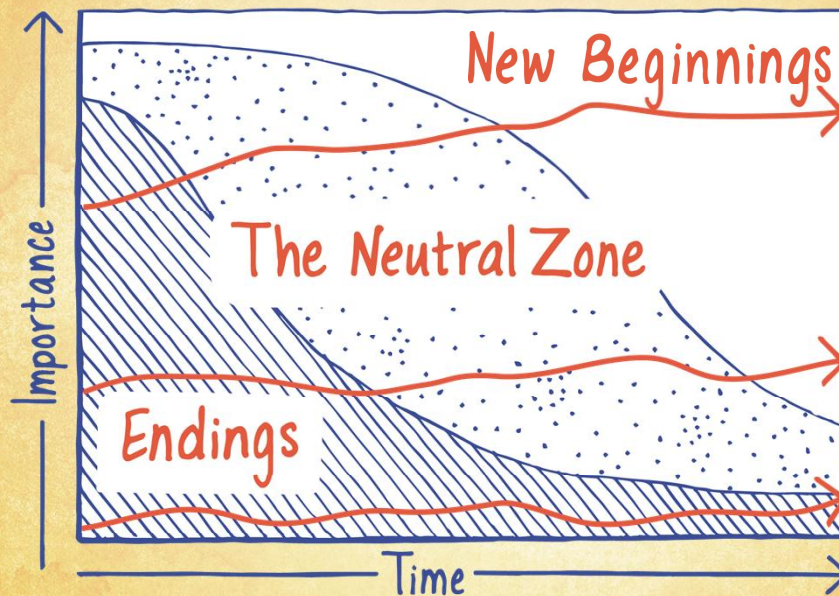
So what's happening here? Well, what most people don't understand is that when we leave work, we leave a part of our identity behind – and that gap can't be filled with busywork.

That's why retiring on Purpose – with a purpose – is so critical.

In fact, you'll see that our health and longevity in retirement depend on it.



## THE REAL TRANSITION BEGINS



Source: Jackson's summarization of Mind Tools, "Bridges' Transition Model."

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There's been a lot of research around how people adapt to life changes—like retirement.

So we're looking at the Bridges Transition Model, created by a researcher named William Bridges. It describes the three stages we go through in a life-changing transition.

(CLICK) In this first area is where we experience the ending of one stage. This is the stage where we lose something, or have to let go.

(CLICK) But eventually we move to what he calls the Neutral Zone. This is the bridge between the old and the new. We accept that the change is inevitable, but we still feel a little lost if we don't know where we're going.

(CLICK) The final stage is a New Beginning. This is when we've begun to embrace change and the new opportunities it presents.

And how we move through these stages differs for everyone:

(CLICK) Some people never get past the first stage.

(CLICK) Some people stay adrift in the Neutral Zone indefinitely.

But with the right kind of planning, (CLICK) you can work your way through the first two stages quickly and embrace The New Beginning—and that's where a fulfilling retirement begins.

## MEET KATE PAUL

"I FAILED AT RETIREMENT."

<sup>1</sup> Speaker reference: Jackson surveyed 1,000 people aged 52 to 70 on retirement planning, expectations, and realities, 2016.

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I want to introduce you to Kate Paul – of all the people we interviewed as we conducted research, her story was one of the most interesting.

You'll see that Kate, as she puts it, failed at retirement. She retired after decades as a high-level executive. Her finances were just fine—but take a listen to what she told us.



## MEET KATE PAUL

"I FAILED AT RETIREMENT."

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[Transcript]

I was a pre-retiree, a retiree, a failed retiree, and now I'm a pre-retiree again. I retired the first time when I was 53. I thought that everything would be absolutely fabulous because I wouldn't have to work again and I was still young and I could do all kinds of fun stuff. And I failed miserably at retirement because I hadn't given any thought to what I would do when I was retired. I just thought it would be really great not to have to go to work again, and that would kind of be the end of it. And I could travel and do all the fun stuff I wanted to do. Be on nonprofit boards and a couple of corporate boards. I was also the chair of the Denver Federal Reserve Bank board.

One of the things I really didn't consider was that while I could be busy, and I was really busy —going from one thing to an other. It really was sort of just a task, activity-driven existence. It really wasn't doing things that I really really really wanted to do. Or that gave me some sort of really terrific satisfaction.

[End Video]

A lot of people tell us they don't like Kate – I think they hate her hair.

But I'll ask you to focus on her message – She had a bucket of money, but she still failed at retirement because she didn't have a plan or purpose.



## TIME IS YOUR FRENEMY

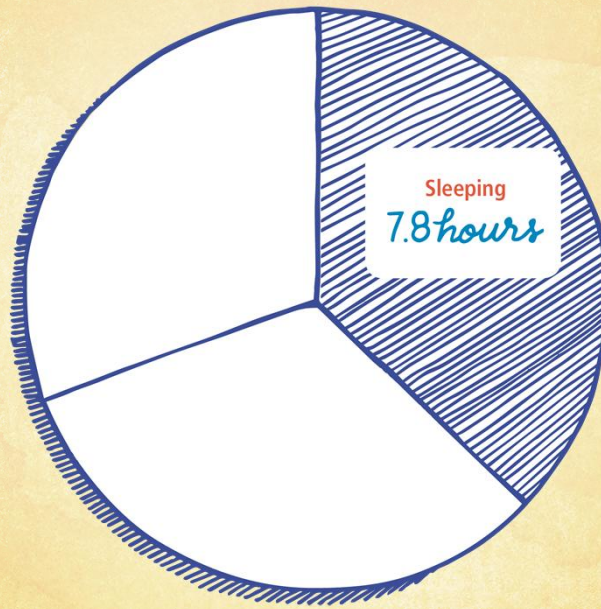


Chart source: Bureau of Labor Statistics, "American Time Use Survey," 2015.

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So why is retirement harder than we expect? One of the answers is time.

This chart represents a day in the life of employed people, age 25 to 54, with children.

(Click) This is sleeping.

# TIME IS YOUR FRENEMY

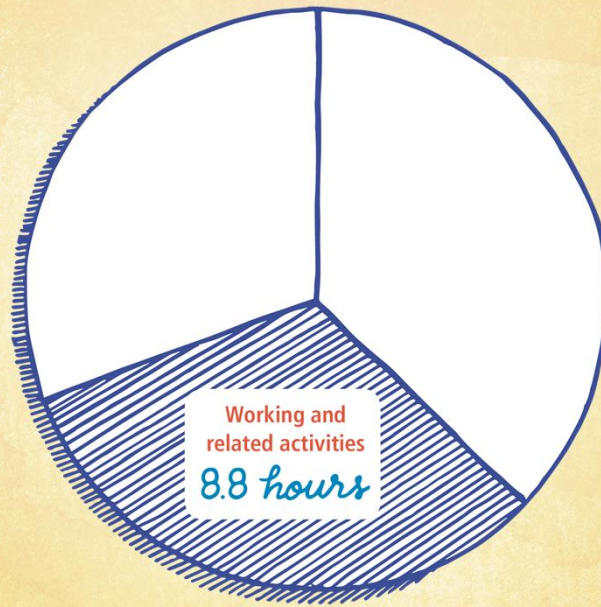


Chart source: Bureau of Labor Statistics, "American Time Use Survey," 2015.

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This is the time you spend working.



## TIME IS YOUR FRENEMY

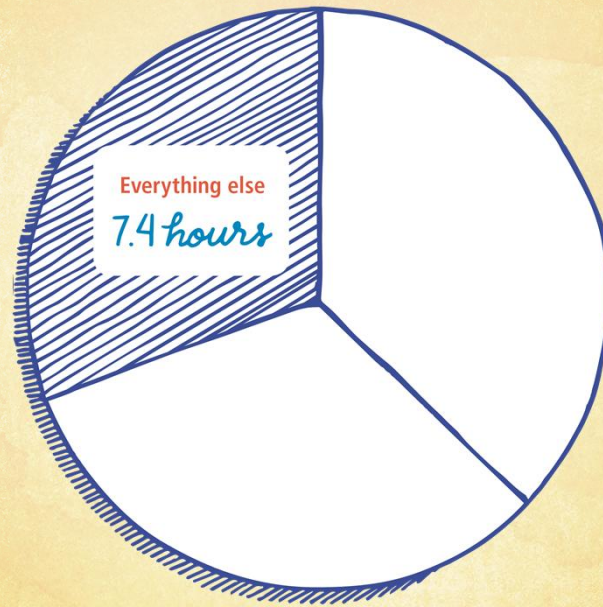


Chart source: Bureau of Labor Statistics, "American Time Use Survey," 2015.

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And this is everything else—child care, cleaning, cooking, exercise—everything.

## TIME IS YOUR FRENEMY



Chart source: Bureau of Labor Statistics, "American Time Use Survey," 2015.

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So in retirement time is both the good news and bad news—it's your frenemy.

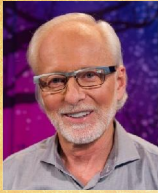
I know this seems counterintuitive, but filling all that time is harder than you think! Try doing this for 20 to 30 years—maybe more.

Remember, every day is Saturday. How many of you have been on vacation for a week and were ready to get back to work?

[opportunity for personal anecdote]



## THOUGHT LEADERSHIP



**Richard Leider**

Executive Life Coach | Best-selling Author, “The Power of Purpose”



**John Nelson**

Retirement Educator | Co-Author, “What Color Is Your Parachute? For Retirement”



**Christine Whelan, Ph.D.**

Clinical Professor of Consumer Science, University of Wisconsin

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To get at the question of how we avoid "failing at retirement" as Kate Paul said, we sought the expertise of some of the foremost thinkers in the country on living well in retirement.

**Richard Leider**

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## THOUGHT LEADERSHIP

"EACH OF US IS  
AN EXPERIMENT OF ONE."

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So let's hear from these experts on how they see the current state of retirement, and their thoughts on how to approach it.



# THOUGHT LEADERSHIP



"EACH OF US IS  
AN EXPERIMENT OF ONE."

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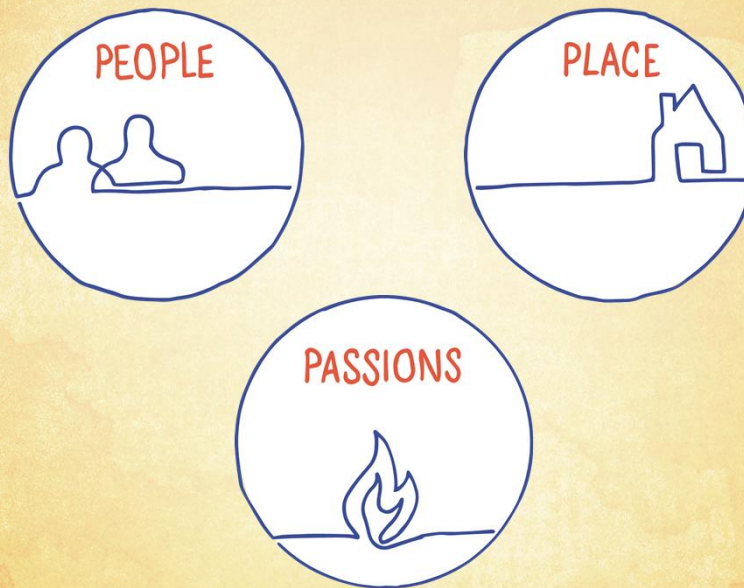
[Transcript]

LEIDER: There are many expectations about retirement. Each of us is an experiment of one. Each of us has our own story about what we hope for - what we expect in retirement. There's an old story about retirement that I grew up with. The old story was grow up, hit a certain age, decline, sail into the sunset - retirement was about a permanent vacation.

NELSON: But, one of the reasons that vacations during our career work, is because they counter balance all of the things involved in work. You know, for most people work is one of the most challenging, in a bad way sometimes, but also challenging in a good way. It's one of the most, the most involving, engaging things where we use our skills and strengths to work toward goals, and outcomes, and that creates fulfillment, it creates a sense of meaning, and purpose. And so, our career does all those things for us. And so, a vacation that's based on leisure, or fun, or travel, it's a counter balance to that, it's valuable. But once we walk out of our work for the last time, it doesn't work as a counter balance to just then have a leisure based retirement for 10 or 20 or 30 years.

WHELAN: Retiring can be a positive trigger, where it's the end of one chapter and the beginning of a new chapter. An opportunity to restart a new life, to restart and embrace new opportunities. To think about all those possibilities, all those dreams that you may have put on hold, and say, "Now is the time to embrace them."

## SO HOW DO WE PREPARE?



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So how do we prepare for a retirement that offers purpose, value and meaning?

Simple – we need a plan for life. And planning will not only help you get a clearer picture of what you actually want your life to be in retirement, it will be a blueprint for your financial plan.

So this next chapter in life will be different for everyone - everyone wants different things in life, everyone's version of happiness and meaning is different.

But regardless, there are three fundamental truths: surround yourself with the right people, in the right place, pursuing things you're passionate about.



FIND YOUR

people



- Many people maintain social connection tied to their primary roles.
- Medical research shows that social connection makes you healthier.<sup>1</sup>
  - Lower blood pressure
  - Improved cognitive function
  - A stronger immune system

<sup>1</sup> Novant Health, "Older Adults and the Importance of Social Interaction," 2017.

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Let's start with people.

Relationships and social connection are vital to well-being and happiness - and not in some abstract way. People with strong social connection have ...

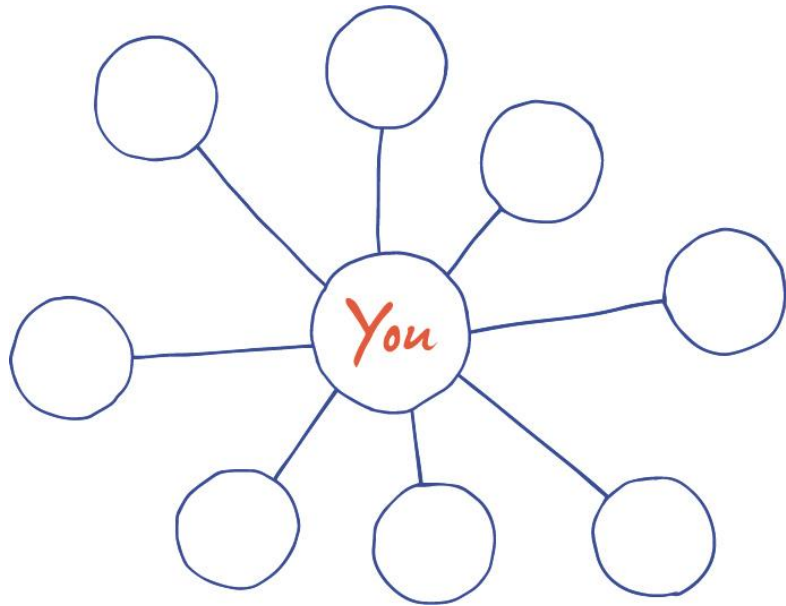
- Lower blood pressure
- Improved cognitive function
- A stronger immune system.

And for lots of us, myself included, our social connections are often the people we work with, the people we see every day for years and years.

So what happens when you begin to transition away from that primary role, and you lose that daily connection?



In the circles, write the names of a few people you interact with at least a couple times a week.



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So I want us to try a little exercise. You should have a booklet and a pen in front of you, so go ahead and open it up and you can follow along as we go.

OK. Write down the names of a few people you enjoy seeing on a day-to-day basis. People in your orbit. If not every day, then close to it. And let's exclude family here.

(Give audience time to write)

Now go through and cross out all the names that are connected to your career, either formally or informally.

I'd be willing to bet your list just got shorter. Perhaps by a lot.

So what do you do? How do you guard against losing social connection? How do we maintain meaningful relationships or create and build new ones?

These are big questions—and we're not going to get to the bottom of them today. This exercise, really everything we're talking about today, is about planting these seeds in your mind.

The point is that planning for this reality should start well before the Sugar Rush wears off.



FIND YOUR

place



- **Why do you live where you live? Did your career take you there?**
- **If you want to stay put, should you consider downsizing? Renovating for future needs?**

<sup>1</sup>Speaker reference: ThinkAdvisor, "Retiring? Then It's Time to Move," June 1, 2015.

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Another consideration for your overall well being in retirement is the place you choose to spend it.

If we go by statistics, most of you won't relocate<sup>1</sup>, at least not very far.

That's understandable, but think about why you live where you live. Maybe your job brought you there. Maybe it was a family decision—good schools, a nice place to raise kids. But if you're ready to retire and your kids are out of the house, is it time for a change of scenery?

And I promise you, you'll be much better off making those kinds of decisions before you actually HAVE to.

FIND YOUR

place



Arts + culture  
Good hiking trails  
Four seasons  
Good public transportation  
Right where you are  
Near golf courses  
Close to friends  
Walkable neighborhood

Close to family  
Good shopping  
Biking trails  
Affordable housing  
Near the ocean  
Low taxes

Near a lake  
Urban  
Good restaurants  
Accessible medical care  
Suburban  
Warm weather year-round  
Sporting events

Quiet + peaceful  
Near the mountains  
Vacation lifestyle  
Cost of living  
Rural  
Desire to downsize  
Age diversity

Entertainment  
Retirement community  
Snow

Write your top 5  
in order of importance

- 1.
- 2.
- 3.
- 4.
- 5.

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So why don't we try another exercise?

Up on the screen are some words and phrases that describe where you'll spend your retirement.

Write five of them down in order of their importance to you.

Remember these choices are just examples. Don't feel restricted by them. Choose anything that's important to you. If you're sitting next to your partner, don't let them see your answers just yet.

(ALLOW UP TO 5 MINUTES FOR THIS EXERCISE)

Okay, how'd you do? It's an interesting exercise, right?

- How many of you described your current location?
- How many of you didn't?

For those of you who are here with your partner, did any of you have different lists? Are you surprised?



FIND YOUR

passion



- Deep reflection may reveal passions you've yet to discover.
- With some creativity and planning, following your passions can turn into a rewarding new lifestyle.

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Let's look at passion next.

How many of you have heard the saying..."do what you love so you'll love what you do"?

I think you'd be surprised to find how many Americans don't love what they do.

Retirement is a chance to change that!

What excites you? What gets you fired up? What brings you joy?

**FIND YOUR**  
*passion* 

| <b>What's on your dream list?</b><br>Anything you've always wanted to do. | <b>What's on your curiosity list?</b><br>Something that has always fascinated you. | <b>What's on your mastery list?</b><br>Something you've always wanted to get good at. |
|---|--|---|
|   |  |   |

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Let's try another exercise ...

Your booklet has three columns. The Dream List. The Curiosity List. And the Mastery List.

The Dream List. That's simple. Just think of anything you've always wanted to do. A bucket list item, like hiking Kilimanjaro

The Curiosity List. What have you always been fascinated by, wanted to learn more about? Maybe it's history or classical music or baseball. Truly, anything.

And The Mastery List. Those things you always had an itch to get good at, thought you'd always like to try. Maybe woodworking or baking or painting.

I want you to see if you can think of at least one good answer in each column. I'll give you some time to write.

Who'd be willing to share their passions with the group?



KNOW YOUR

purpose 

**We don't often consider our purpose until faced with one of life's transitions**

**Patricia Boyle, neuropsychologist and behavioral scientist:**

- **Purpose is a predictor of how well a person will live and thrive as they age.**
- **People with purpose live longer, are less likely to develop disability, stroke, Alzheimer's, cognitive decline.**

Source: Ina Jaffe, NPR, "Could Thinking Positively About Aging Be the Secret of Health?", May 28, 2016.

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Purpose.

Everything we've discussed so far is important to finding a fulfilling lifestyle.

But this one—purpose—you might consider the granddaddy of them all. Yet it's the hardest one to pin down, the one we often don't even consider until a big transition causes us to re-evaluate our purpose.

You may not think it's that big a deal, but science disagrees. Neuropsychologists and behavioral scientists say purpose is a very real predictor of how well a person will live and thrive as they age.

People who have the sense that their lives are meaningful:

- live longer

They're less likely to:

- develop disability
- suffer stroke
- develop Alzheimer's disease
- or suffer cognitive decline.

But let's back up and really define what we mean by Purpose.

## What are you called to do?

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It doesn't have to be difficult. It's basically the answer to that big question: "What am I called to do?" It's what gets you out of bed in the morning...it's what excites you...it's your value system.

And make no mistake: you don't actually "find" purpose in the traditional sense. It's not out there somewhere in the world, waiting for you. It's part of you. You articulate it. You explore it. You live it.

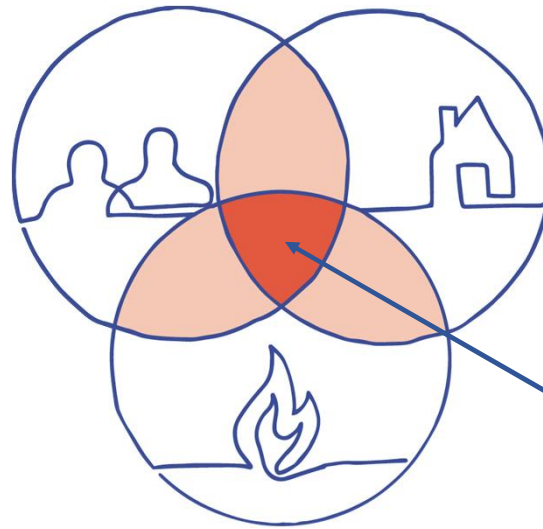


KNOW YOUR

*purpose*



PEOPLE



PLACE

PURPOSE

PASSIONS

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And here's the good news: We experience purpose when we surround ourselves with the right people, in the right place doing the things we're passionate about.

KNOW YOUR

purpose

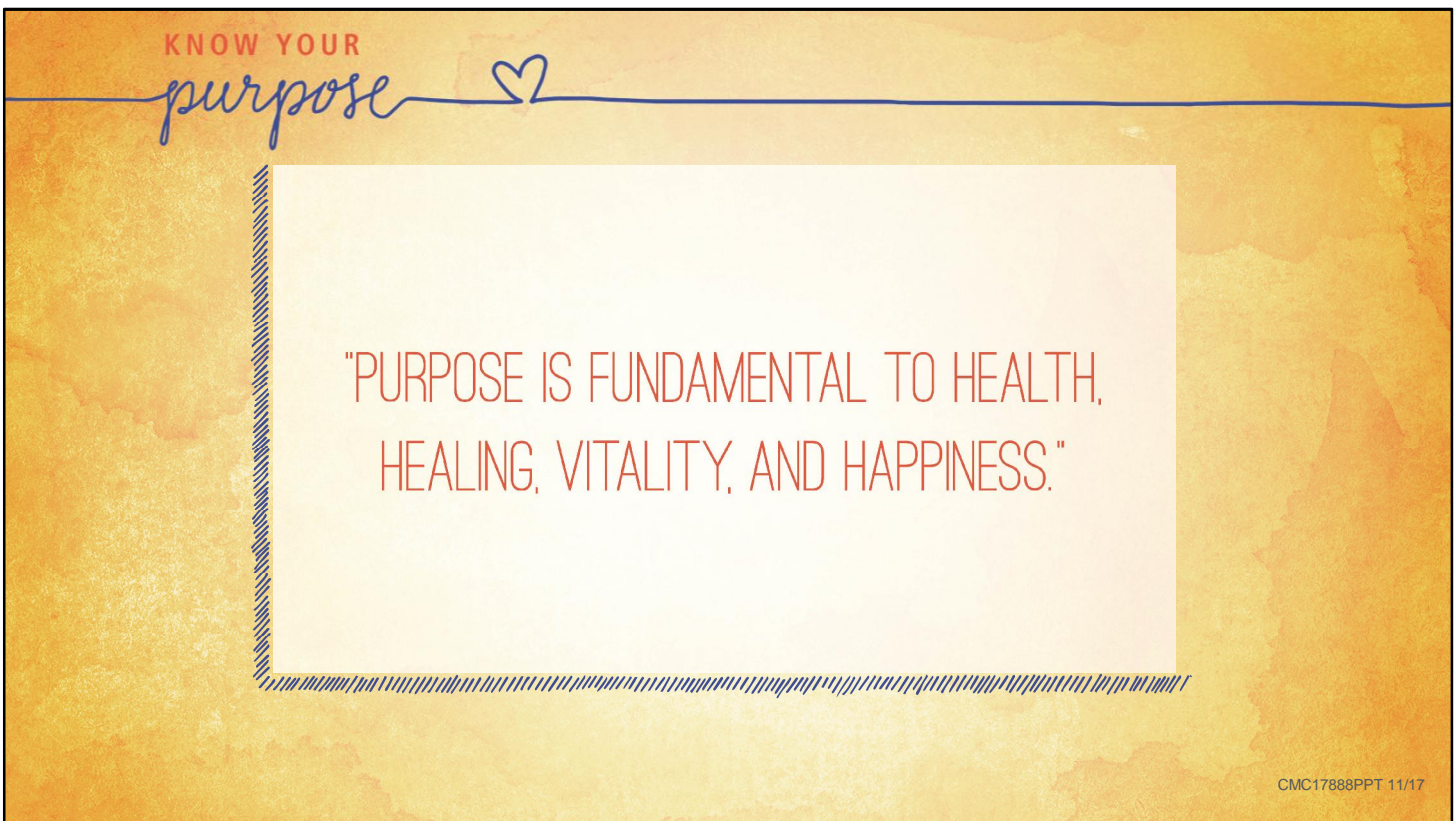


"PURPOSE IS FUNDAMENTAL TO HEALTH,  
HEALING, VITALITY, AND HAPPINESS."

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Let's hear a little bit from our experts on the power of purpose ...





[Transcript]

LEIDER: Purpose is not a luxury and the good life is not a luxury. It's fundamental - to health, healing, vitality and happiness.

NELSON: ...if you can identify something that in your retirement years that you are in the service of, something greater than yourself, or outside yourself that you are somehow connecting to and contributing to, that is a pretty surefire way of having a sense of purpose, a sense of meaning, so that when you get up in the morning, it's not just a day of activities that you're thinking about, but some larger purpose you're contributing to.

WHELAN: When we talk about purpose, it's often a very scary topic for a lot of people. It's a big word, right? And if I asked you to put together your purpose statement right now, I'd imagine you'd look at me blankly. That's okay.

First of all, what are your gifts? What are you good at? What do you love to do? The second is, what are your core values? What are you passionate about? What matters to you? And the third is, who do you want to impact in your life? What groups, what people are you most passionate about? So, if you write down three phrases, or three words for each of those, then you put them together into a very short sentence. Because I value A, B, and C, I will use my gifts for X, Y and Z, to impact these groups of people. All of a sudden, you've taken the idea of creating a purpose statement away from this big thing, and made it into something, small steps, and manageable, that you can do right here, right now.

Because I value

creativity, spirituality, and friendship,

I will use my strengths in

writing, leadership, and cooking,

to positively impact the lives of

my family, my church, and my community food bank.

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So guess what...we're going to do it right here, right now.

And I love how Christine put it...because of what I **value** A, B & C, I'll use my **strengths** in X, Y, Z to positively **impact the lives of others**.

Just as an example, a purpose statement using this formula could look like this. (CLICK) Because I value creativity, spirituality and friendship, I will use my strengths in writing, leadership and cooking to positively impact the lives of my family, my church, and my local community food bank.

See how it's not a science, not everything has to fit together. Friendship may not have a lot to do with helping at a food bank. But cooking does. Leadership does. The point isn't for everything to click into place like a puzzle.

(CLICK) So in your booklet you have a sheet that leads you through this process, but again, this is something you may want to reflect on for quite a while. But let's see what we come up with today ...



KNOW YOUR

*purpose* 

Because I value

\_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_,

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First, write down three values that really resonate with you, that immediately strike you as important and personal to you. What you see in your booklet are a set of “universal values” developed by the social psychologist S.H. Schwartz. You can choose from that list, but don’t feel restricted by it. Your values are your own. I’ll give you a little time to think about it...

KNOW YOUR

purpose 

Because I value

\_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_,

I will use my strengths in

\_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_,

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Next, we need three strengths. In other words, what are you good at? And when we think about these strengths, think about “want to” over “can do.” You may be the world’s greatest accountant, but if it bores you, if it doesn’t bring you joy or satisfaction, it’s not what we’re looking for. So go ahead, write down three of your “want to” strengths ...



Because I value

\_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_,

I will use my strengths in

\_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_,

to positively impact the lives of

\_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_.

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Now—and this is a critical aspect of Purpose—who do you want to positively impact? People. Groups. Organizations. Causes. Something outside yourself, a way of contributing to a greater good. For many of us, number one will be family. That's a layup. But go deeper. What other people or groups could you give your time and energy to that would give you a sense of real purpose and meaning—that you're leaving a mark on the world, in some small way. Think about it and write down your three...

Now put it all together into a sentence. And you have a purpose statement. Simple as that. Now you can sit with it for a while. Reflect on it. Edit it as much as you wish. But you're a giant step closer to making it a reality.

Who'd like to share their purpose statement?

**BUILD YOUR**

*plan*



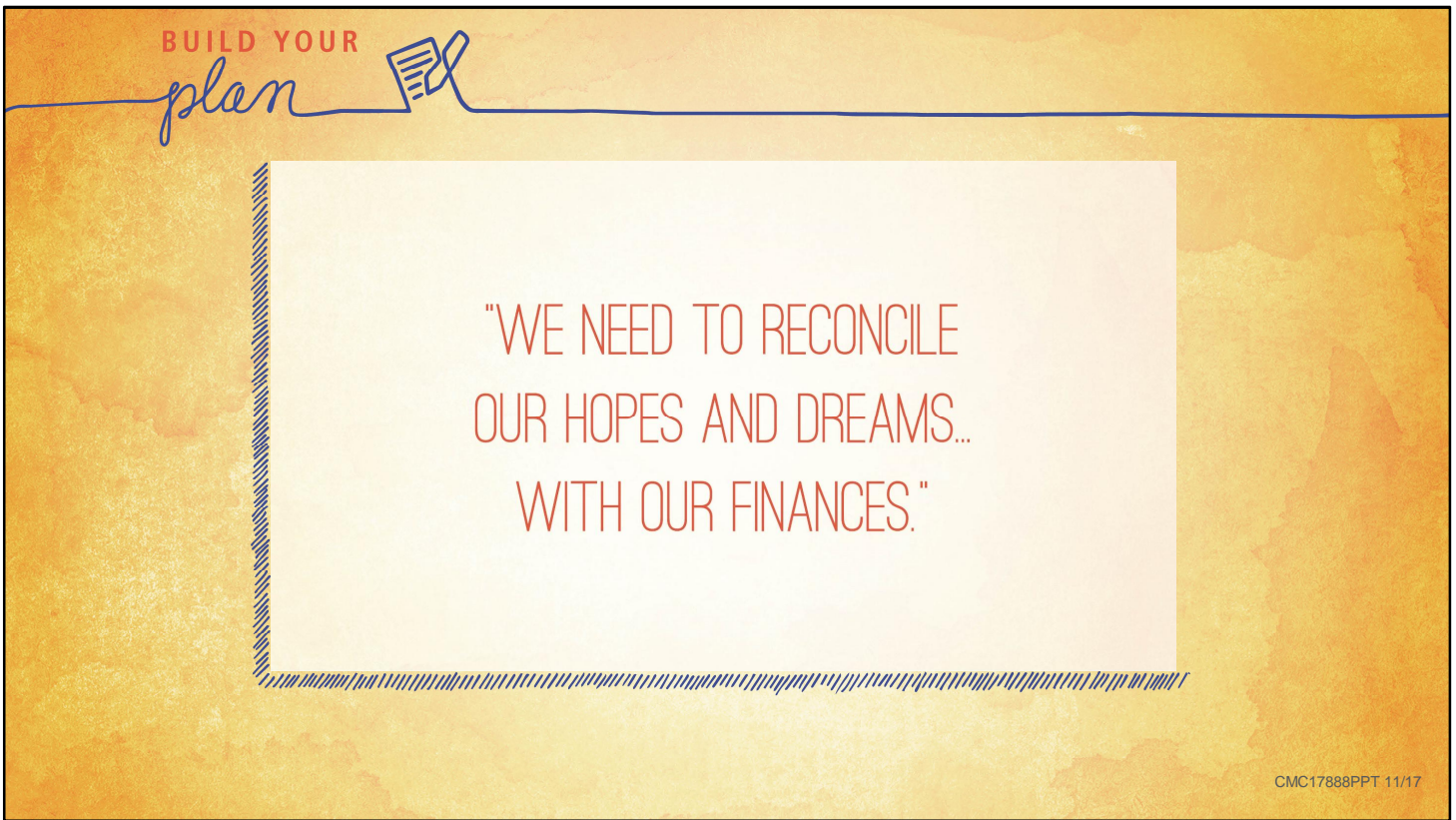
- **You're a person, not a portfolio.**
- **The goal isn't "a number." The goal is to live the life you want.**
- **Your advisor should tailor a financial plan to help you achieve that goal.**

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People. Places. Passions. And finally, Purpose. They're essential to living your best life in retirement. But to get there, you need a Plan.

That's why we're here today with [HOST ADVISOR]. You have financial goals, but what's the money for? It's for living the life you want to live.

When you build a plan with purpose—one that reconciles your life goals with your finances—that can be a path to a fulfilling retirement.



We've been working through this booklet today, and hopefully it's gotten you thinking.

But [HOST ADVISOR] has some resources that go much deeper into some of these questions with exercises and evaluations—financial and otherwise—you can take home and think about, by yourself or with your partner.

Open up a bottle of wine and see where it takes you. It shouldn't feel like homework—it'll be a lot more fun than that.

But the next time you visit with your advisor, it will certainly feel like you've done your homework. You'll have a better handle on what you want, and that's what your advisor is there for—to help you go after what you want.

But before we go let's hear from our experts one last time...





"WE NEED TO RECONCILE  
OUR HOPES AND DREAMS...  
WITH OUR FINANCES."

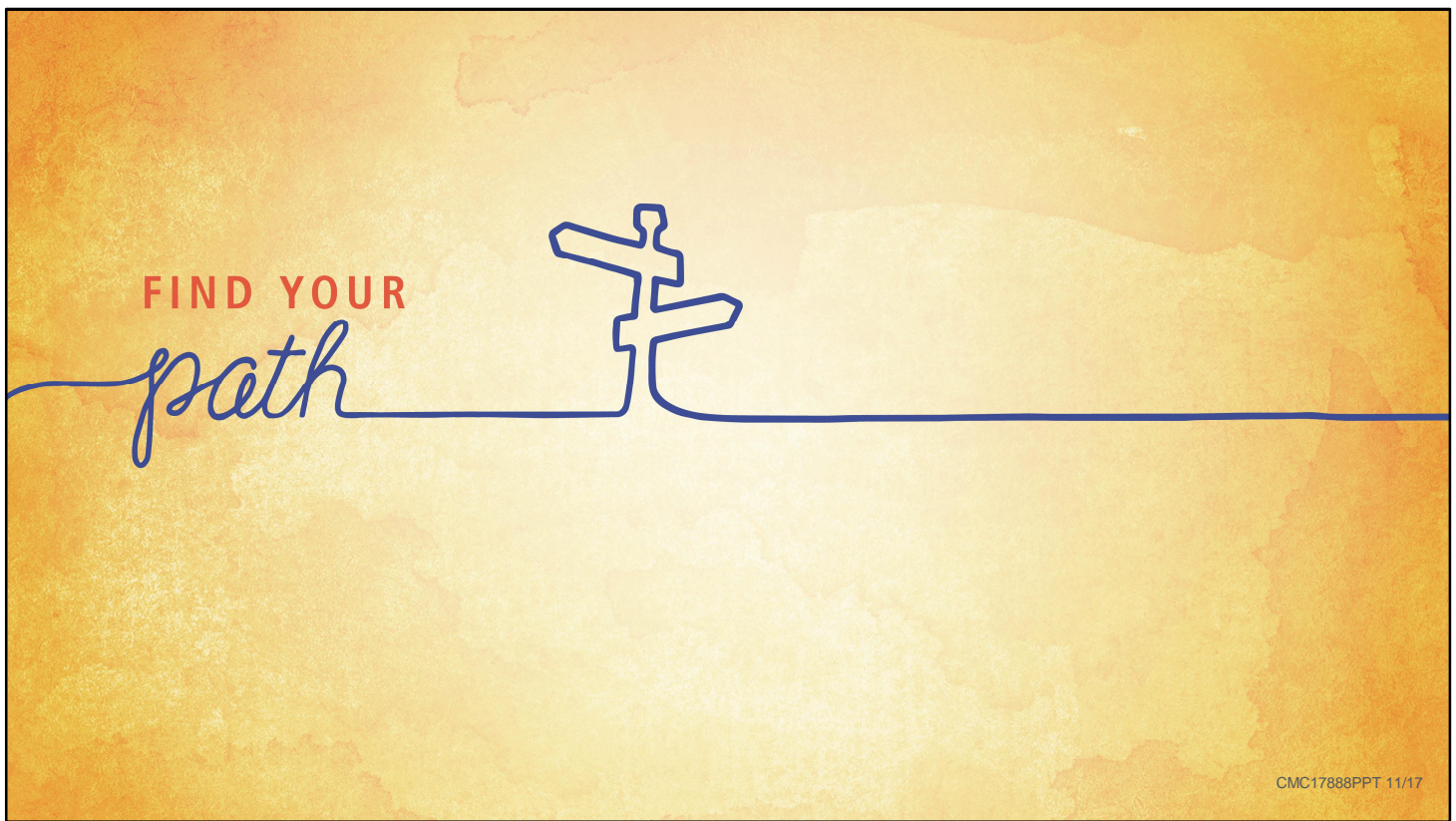
[Transcript]

LEIDER: So hopefully you've experienced some new ideas about living your vision of a good life. Blending your life plan with your financial plan. With a sounding board, with an advisor who can help you to live the life you want.

NELSON: We need to reconcile our hopes, and dreams, and plans with our finances. And that's where an advisor can help us too, because we can make then decisions about what really is feasible based on our income level or our budget in terms of spending money, not spending money, or even making money based on plan, and the life that we wanna live.

WHELAN: There is no one size fits all approach to life, or to a financial plan.

If we think about purpose as the direction that we are trying to go in, then the goals are the stepping stone to get there. Everybody is going to have a different set of stepping stones, because everybody is going in a different direction. Advisors are encouraged to work with individuals to help them figure out what their values are. What their stepping stones are, what their journey will be. And quite frankly, if you're trying to follow someone else's journey, you aren't going to have the same excitement about it along the way, and certainly not when you get there. So, it's important to realize that we're all an experiment of one, we're all on our own journey. What's yours?



I want to thank you for coming today and I want to encourage you to explore this topic further with [HOST ADVISOR]. Take advantage of the additional resources [HE/SHE] can provide to give you an introduction to a more holistic approach to retirement planning—so you can find that place where your life goals and your financial goals merge into a single path.

# IMPORTANT DISCLOSURES

This presentation is not meant to be viewed on a mobile device.

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Let's review these important disclosures one more time. [Read Slide]



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