

MaxAMAZING™ Your Retirement

OLLI CLASS

Practical Guidance to an Enjoyable and Fulfilling Capstone to Your Life

START—INTRO EMAIL, WHAT TO BRING, SET A FEW EXPECTATIONS

WEEK 1: Retirement vs. Entirement

(HOMEWORK, p. 2 assess time, p. 3 fond memories, p. 4 special people)

WEEK 2: MAX ENJOYMENT INTRO, CSN (Identity, FOL)

(HOMEWORK, p.5, 6, ID components, p. 7, 8 Facets of Life)

WEEK 3: CSN: Life purpose, love, peace

(HOMEWORK: p. 9 Life Purpose, p. 10 Love, p. 11 Peace)

WEEK 4: Maximizing Your Enjoyment / LGHD

(HOMEWORK, p.12 Maximizing Your Enjoyment, p. 13 LGHD)

WEEK 5: Bringing Your Money to Life

(HOMEWORK--financial parts-

Continue with your own research or professional help as needed)

WEEK 1: Retirement vs. Entirement

2 min. --INTRO on myself

Len (moved from NJ, doing life here now, with kids all grown—have a heart to help people CONNECT with life fully, and financially plan well so they have the funds to DO LIFE throughout their retirement)

5 min. --INTRO on the class---what to expect [Powerpoint: have a slide showing 3 big ideas—few words]

- Large group, so I'll leave spots to ask for questions, and after class you can chat or email me.
- Homework---more on certain days...what you put in, is what you'll get out
- Group discussions—in each session, we'll have moments to break into groups of 3 to 4 people. If you're not a talker, it's ok. You can just decline to share. Those who are sharing need to actually SHARE TIME... so whenever you start a group discussion, keep in mind how many people there are, and how long you should be talking (3 people, we have 10 minutes---3 min. each)... if there's more time, go back and share more 😊

Thanks so much for joining us. I'm super-excited to start this journey of Re-envisioning your retirement...what could it be.

5 min. --History of Retirement [POWERPOINT: Timeline...history]

Recent phenomenon in the history of humanity. The concepts of “retirement” and “pension” weren't introduced until the late 1800's when life expectancy was much shorter than it is today. As recently as 1935 when Social Security was enacted and benefits could start at age 65, the average life expectancy was about 60. People were generally not expected to live long enough to collect Social Security, and if they did, not for very long. The “retirement mentality” we adopted originates from the lifestyle modeled by our grandparents. They enjoyed life for as long as they could after they retired, then passed away. But unlike retirees today, they generally died within about ten years of having retired.

NEW PHENOMENON. Over the lifetime of the Baby Boomer generation, strong, stable economy / society = income to meet their needs and allowed them to save for retirement. Plus strong financial markets to save and plan, and Social Security / Medicare to protect in retirement PLUS Tech developments in medicine!

A retirement lasting 30 years is no longer a rarity like it once was, but more of an expectation. Retirement is now a broad expanse of possibilities that can last 30 years or more. Yet, a vision for how to make retirement amazing has not kept pace.

NOW, in this new setting where folks are living LOOOONNNGGGG in retirement, we have to rethink.

10 min.—GROUP TIME: spend time with a neighbor.... what would you define RETIREMENT as.... instead of "not working"....what IS IT?!?!?!?

[SAVE YOUR ANSWERS...they will be helpful to reflect on as you build your journey to a MAXAMAZED retirement!] NOTE—everyone needs to bring something to write with (and a back up), like 2 pencils or 2 pens...and a small notebook of their choice for extra notes

20 min. –Retirement vs. ENTIREMENT

Before...retirement planning was just for MONEY... Money planning = Retirement planning, and it was for Traditional Retirement (just having fun in the years you have left)

POWERPOINT—Re-Envisioning Retirement [DIAGRAM 4a...start with just money....]

but it's much more now... ENTIREMENT is the idea of stepping INTO more (not just out of work and family life...INTO enjoyment, but also possibly much more... into fulfillment and growth.

I approach it in two parts Life & Money.

[Add to Diagram 4a the LIFE TRACK part]

Entirement definition basically introduced: [POWERPOINT: Full Definition]

“Entirement” is defined as “the Capstone stage in your life journey when you have unlimited discretionary time to enjoy life and pursue your Life Goals, Hopes, and Dreams while Becoming who you want.”

[Diagram 4b]

If there's time: Go through definitions [PERHAPS HAVE OPTIONAL PPT of each phrase, if going to break it apart and define]

If you're short on time, be sure to focus on enjoy life and pursue what you've always wants....LGHD and BECOMING.

20 min. - DO HOMEWORK TOGETHER

Talk them through the page.... (give them 2-3 min. to work per section—tell them to revisit in their homework) [POWERPOINT< put up image of Worksheet sections to have a visual as you discuss, and so they have a point of reference to know what you're talking about]

Assessing Your Time WORKSHEET:

DAILY

Sleep...8 hours / = awake 16 hours

Hygiene...1 hour
Exercise...
Reading...
Food Prep / Eating...
TV....

REGULARLY...

fill in standing appointments / rhythms to your week.... always do Bible Study on a Tuesday morning...always Mah Jong on a Wed. afternoon....

MONTHLY...

Big repeated occurrences.... always see my kids the 3rd Sunday afternoon.... always host a group the 1st week....

Fond Memories WORKSHEET

...think special interests during these times....

Did I do anything special then?

AS A KID:...(swim club, art class.... group sports

IN COLLEGE...

Take a few minutes.... and start, but this will mainly be for homework

Special People WORKSHEET...

Who did I love doing life with. Who am I thankful for.... Don't worry, no one's checking your paper. Don't be afraid you left someone off, or will hurt someone's feelings. This is just for who pops to mind, and it's ok to go back and add people later.

Say Good bye—they finish homework at home 😊

(HOMEWORK, p. 2-4: assess time, fond memories, special people)

WEEK 2: MAX ENJOYMENT INTRO, CSN (Identity, FOL)

2 min. WELCOME

Review Expectations for in class (save your questions till this point, etc.)

10 min. RECAP...and BUILD

Review—retirement got longer over the years....

The traditional view of Retirement just kind of “Happened” to us, because retirement got longer (decades long!), and retirement was for having fun, so we only focused on the MONEY side. We didn’t plan for the LIFE side.

We thought it was a time to have FUN...so we chased fun activities...everything we’ve been waiting our whole lives to do. It’s great to have the freedom and flexibility to do these great activities, to ENJOY life.

BUT.... with anything, lots of it makes it lose it's flavor...

MORE FUN IS MORE FUN, but BETTER FUN IS MORE FUN! [Put up on PPT]

So how do you make your retirement AMAZING...explain MAXIMIZING ENJOYMENT...

Diagram 5a (VENN DIAGRAM)

5 min. CORE SOUL NEEDS INTRO

Enjoyment and satisfaction are wonderful goals everyone should strive for...no matter what stage in life they are in. What we eventually discover is that enjoyment and satisfaction are not one and the same.

*Unfortunately, too often they settle for JUST **enjoyment**. Some even conclude that their lifestyle of enjoying retirement is “boring.” The desserts of the retirement life—all the fun activities—is going through the menu of life’s choices and eating dessert all day (ice cream and cookies and brownies and cakes and pies and more ice cream and pastries and more brownies...)*

When what it is you genuinely need: deep-rooted fulfillment at the core of your being. What people are really seeking is an abundant life connected to their passions, purpose, and loved ones. What we need is a fulfilling, nutritious meal for your soul.

10 min. TALK MOMENT__ What gave your life meaning before retirement?

(Have them regroup, tell them to keep these notes, they’ll want to reflect back on them as they do their homework assignments)

5 min. – CSN INTRO

What is it we genuinely need...after food, shelter...the basics... and the FUN we thought was ALL retirement was supposed to be.... deep-rooted fulfillment at the core of your being...I call these needs our Core Soul Needs.

CSN—quick overview [Definitions below on PPT]

- *Identity*
 - *A need to feel good about who you are as a person, without inadequacy or the requirement to strive to meet another goal or expectation of yourself.*
- *Life Purpose*
 - *A need for your life to have meaning, where what you do contributes to the betterment of others.*
- *Love*
 - *A need to be in mutually nurturing relationships with individuals where you both feel valued and accepted and can safely express your deepest thoughts, and care for one another.*
- *Peace*
 - *A need to have an inner sense of wellbeing despite the swirl of life and concerns that, at best, you are only partially able to control.*

5 min. IDENTITY

Identity, a combination of many pieces. Who you are has been shaped by your interaction with the world and those you have shared life with.

HAND OUT: LIST OF ID COMPONENTS appears first....THEN FACET OF LIFE appears second, pointing to it.

FIRST SLIDE

Identity Component
Physical Appearance
Physique
Family
Profession
Community
Intellect/Abilities
Avocation
Wealth
Faith

We all engage with most of these components in one way or another. You may have Descriptors in your life that tell about what you are doing, but these do not tie into your Identity until they are internalized. They describe what you do and not who you are—like

watch TV or go for a walk. Watching TV doesn't make you a "TV-watcher" and going for a walk doesn't make you a "walker."

Your Identity is who you see yourself to be. For you to really IDENTIFY with something, it has to mesh with your Beliefs/Values/Character—what you are confident is true, what do you feel is important, what are your preferences, what are you like and how do you do life? (I call the Beliefs/Values/Character the "Gatekeeper" through which you filter the world. All the info you get goes through this perspective and either reinforces or shifts your Identity.)

5 min. Explain...FEEDs concept

The more you do something, the more it reinforces that IDENTITY

SECOND SLIDE

Facet of Life	Feeds ¹	Identity Component
Cosmetic Improvements	→	Physical Appearance
Health/Wellness	→	Physique
Family Involvement	→	Family
Work	→	Profession
Association/Relationships	→	Community
Knowledge/Skills	→	Intellect/Abilities
Hobbies	→	Avocation
Finances	→	Wealth
Spirituality	→	Faith

Pretty straightforward---but the problem comes when life just happens. In the traditional view of Retirement, we just assumed retirement was for FUN (or for whatever we wanted), and we did more of those things. They reinforced an IDENTITY...and either changed us, OR eventually left us DRY because our Beliefs/Values/Character weren't ok with that being our new identity.

(perhaps briefly talk about someone who only pursues "recreation" as life, and may come to feel a deep need for more). Tell them, they'll look at this more in their homework p. (7 FOL)—how to review their activities to shift them, making goals so that they grow in the ways that mean the most to them (reduce some activities /nurture others)

20 min. Group Activity

DO Identity Page 5 together in class.....

Let them start working on it... walk them through the first parts.... 10 min. THEN

Give time for discussion in small groups—10 min.

Tell the class, FYI_-you'll work on Identity p. 6 AT HOME... to go deeper

(HOMEWORK, p.5, 6, 7, 8: ID components, Facets of Life)

WEEK 3: CSN: Life purpose, love, peace

2 min. Welcome / Review expectations as needed

10 min. -- DISCUSSION

You've uncovered a bit of insight into your IDENTITY.... were there any AHA moments you want to share (in small groups -- 3 or 4)?

Identity Components that you've lost touch with

- Activities (Facets of Life) that don't connect with WHO YOU ARE (Identity)
- Ways to build your Identity?

2 min. CORE SOUL NEEDS, REVIEW

5 min. Life Purpose

Your unique ID meeting a place of IMPACT in the world (a place where you fill a need, make a difference.... make your mark). It makes you FEEL purposeful. Sometimes it's just easy—it's what you're excited about that makes a difference!

Perhaps you an internal sense of it, perhaps an external leading (calling, or life circumstances that make it happen—out of duty, you do this...and find it fulfills you-
Make Diagram for Power Point—Who you are (Identity)à What you Do (Life Purpose)

10 min. DISCUSSION

Do you have a sense of Life Purpose tied to your IDENTITY? Did you have more of one pre-retirement (when you were working, or tied more to family life?)

Remember—no right or wrong answers...just reflection on your journey.

10 min. LOVE

Expedient vs Enduring Relationships

(Automatic / Shallow, vs. Strategic and required effort/Deep) Make Diagram for PPT

10 min. PEACE

*Is peace just being calm when everything around us is calm....surface level peace, which doesn't last because life is full of bumps in the road.—CIRCUMSTANTIAL PEACE
This type is about AVOIDING stressful things and ELIMINATING stress... good concepts, but since this road is rocky, it won't be enough*

INNER BEING PEACE...rests in our soul...not from modifying our environment.

a "Transcending Peace" that overcomes circumstances that do not promote peace and does not allow our Peace to be taken away in "unpeaceful conditions."

How we can experience Peace in situations that are neither calm nor reassuring is highly personal. It certainly has components of logic and emotion, as well as hope, faith, and perhaps philosophy and spirituality.

Different mindsets are used:

- *“positive thinking”...looking on the bright side*
- *attitude of gratitude...build contentment by focusing on what you’re thankful for*
- *trust and confidence is in something greater than our circumstances*
- *Peace Partners help.... anyone we have contact with, speaks truth and assurance into our lives (as we can also do for them), they integrate hope with reality, and provide a safe place where we can feel rested and rejuvenated at our deepest level. (Love gives you a deep connection that can help usher in Peace, as you have relationships with Peace Partners. Then Peace gives you great capacity for Love. When Love replaces animosity and strife, it exudes Peace, and scatters peace stealers.)*

Explain and walk through worksheet...[Show Worksheet up on PPT —with it zoomed in to just show the part your on at a time, for reference

give them a few moments to write....REMIND THEM...THEY WILL COMPLETE WHATEVER THEY DON’T GET TO AS HOMEWORK

(HOMEWORK: p. 9 Life Purpose, 10 Love, 11 Peace)

WEEK 4: Maximizing Your Enjoyment / LGHD

(I think you'll have overflow of past week stuff you couldn't get to.... maybe put it here...but if not...then at least you have more OPEN time in this week's class, more time for discussion, reflection, and fun)

2 min WELCOME / RECAP

15 min. --MAXIMIZING YOUR ENJOYMENT---do page 12 in class!!!

10 min. – GROUP DISCUSSION

Share your AHA moments with others

10 min.--LGHD

.....VISIT LGHD/WOW Moment concept... TIME TO DREAM and tie it all together!!!

TIE IT ALTOGETHER TIME!!! Now, we have a group with all different personalities—as well as couples with different roles. So, now you ENGAGE in the way that works best for you. This is a WORKING CLASS TIME.

The goals

- 1) finish worksheet 13 (10 min.)
- 2) build on worksheet 13 in the way that works for you (discussion, journal/dreaming, cutting out from magazines to make a Vision Board at home this week)

10 min. –DO WORKSHEET 13

10 min. – open for discussion / personal journaling / private questions with Len

(HOMEWORK, p.12 Maximizing Your Enjoyment, p. 13 LGHD.

WEEK 5: Bringing Your Money to Life

ALIGN WITH YOUR MONEY

FINAL QUESTIONS...

GROUP DISCUSSION

[SEE IF THERE ARE ANY WHO ARE NOT INTERESTED IN THE FINANCIAL PORTION—allow them to have GROUP DISCUSSION: Any AHA moments to share regarding LGHD / MAX ENJOYMENT (any times your original "WOW" desires didn't align with your current activities, OR even with the IDENTITY you've uncovered)]

FINAL QUESTIONS—what have you learned on this journey / thoughts and reflections to share?

HOMEWORK--financial parts---continue with your own research or professional help as needed)