

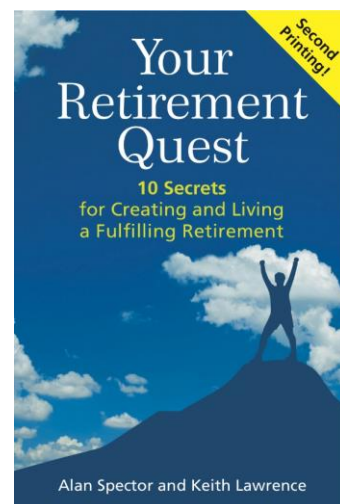
Your Retirement Quest **10 Secrets for Creating and Living a Fulfilling Retirement**

by Alan Spector and Keith Lawrence

Planning the Best Years of Your Life!

Spector and Lawrence have significant media experience, bringing retirement life planning insights to radio and television audiences, blog and magazine readers, and webinar and podcast participants. They have been studying, writing about, and speaking about retirement for nearly two decades. Their premise is simple, yet profound:

- Most of the 10,000 Baby Boomers who retire every day approach retirement with a great deal of excitement coupled with a healthy dose of anxiety. Boomers are generally unaware of the challenges they may face and opportunities they may have in their retirement future.
- Unfortunately, most who do any planning focus solely on their finances. Although financial security is important, it is only one of the ten key elements of a fulfilling retirement.
- Investing the effort to develop a written retirement life plan that encompasses all of these key elements dramatically increases the odds of living a full and fulfilling retirement.
- *Your Retirement Quest* can help.



Using *Your Retirement Quest* as a foundation, Spector and Lawrence:

- **partner with Financial Services Firms** to help their clients integrate life planning with financial planning and to help the firms differentiate themselves in the marketplace as a firm that cares about the whole individual, not just the money
- **partner with Companies** to help their most experienced employees approach their future with more certainty and thereby enable them to end their career on a high, benefiting both the employee and the company.
- **support individuals** to be more aware of what their future may hold, to assess where they are in their lives today, and to develop a meaningful retirement life plan to enhance their future.
- **provide a menu of products and services** to share our key concepts and practical, yet profound, tools, benefitting both current and future retirees, financial firms, and companies.

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About *Your Retirement Quest*

Lawrence and Spector began their own quest almost two decades ago while still executives at the Procter & Gamble Company. They observed retired colleagues doing poorly and wanted to learn more about why that was and what they could do to make sure their retirements were successful.

Their research and interviews with hundreds of retirees led in two directions:

1. Writing and publishing *Your Retirement Quest: 10 Secrets for Creating and Living a Fulfilling Retirement*—the book was published in 2010, is approaching its third printing, and has sustained itself as a top-5% Amazon seller, frequently being in the top 1%.
2. Developing and conducting workshops that help prospective and current retirees live the best years of their lives—the workshops have touched thousands of individuals and couples.

Since launching the book and workshops, Lawrence and Spector have continued to add products, services, and resources:

- Training and guidebooks for financial advisors who want to be more understanding of the needs of their clients and who want to be able to help guide their clients' life planning
- Life-planning Highlights video that covers key concepts and practical tools
- Marketing support for financial services firms
- YouTube Channel, "Your Retirement Quest," providing focused concept videos
- Facebook Group, "Your Retirement Quest," enabling members to join the retirement conversation to keep up with the latest thinking about retirement
- Blogs to prompt Baby Boomers' thinking about what is important in planning for and living retirement

Key Concepts:

- Retirement's Challenges and Opportunities
- 5 Retirement Myths
- 5 Stages of Retirement
- 10 Key Elements of a Fulfilling Retirement
- 10 Secrets
- Crucial Conversations
- Practicing Retirement

Practical Tools:

- Deciding When to Retire
- Personal Assessment
- Life Planning
- Bucket List
- Making Critical Retirement Decisions

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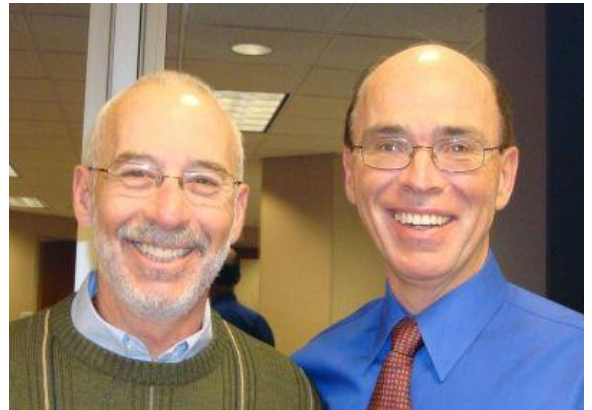
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About the Authors

Alan Spector and Keith Lawrence, the coauthors of *Your Retirement Quest*, have over 80 years business experience. Their careers:

- ✓ have exposed them to hundreds of companies and non-profits across multiple industries
- ✓ included extensive international experience across all regions
- ✓ developed expertise in a number of business functions (i.e. Research & Development, Supply Chain, Human Resources, Quality Assurance)
- ✓ involved them in managing and facilitating acquisitions and divestitures, strategic planning, new plant startups, organization design, and leadership development
- ✓ enabled them to coach countless people from many walks of life



Between them, Keith and Alan have founded four successful companies, written or contributed to eight books, published numerous articles, guest lectured at universities and for many organizations, trained and presented to thousands of individuals, and been sought after and featured in media interviews, articles, webcasts, and podcasts.

Alan Spector retired from a 33-year career with the Procter & Gamble Company in 2002, as Director of Worldwide Quality Assurance, and he began “practicing retirement” five years before that. In retirement, Al has pursued two of the passions of his youth, baseball and books. He continues to play baseball at age 70 and has coached his grandson’s team. Al has written and published five books (www.aaspector.com), as well as numerous magazine and newspaper articles, and he is working on books six and seven. He also does strategic planning and quality assurance consulting for companies and non-profits, works out daily, is an avid crossword solver, is an active community volunteer, leads a mentoring program at the high school from which he graduated, and has sat on several boards. Al and his wife, Ann, returned "home" to St. Louis in mid-2009, having been away from their hometown for more than 40 years. They travel widely and enjoy their four grandchildren.

Keith Lawrence had been preparing for his retirement from Procter& Gamble in December 2009 for over a decade. Keith is a student of peak performance-seeking to learn how individuals, teams and organizations achieve and sustain success throughout life. As a Director of Human Resources at P&G, he worked with people from around the world-including partnering with other companies such as Toyota, IBM, GE, Staples, Right Management, Accenture, Kellogg’s, Whirlpool, and the RBL Group. He has published several articles, spoken at numerous forums and is a member of several boards and advisory councils. Keith is one of the select Retirement Coaches certified by RetirementOptions, a national certifying body. With his wife, Sue, and their children, he is enjoying the flexibility to pursue his life purpose of "enabling dreams," spending time with dear friends and family, traveling more, embracing his many passions, maintaining his well-being, and giving back to others to make the world a better place.

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Representative Testimonials

This helped me move into my next phase of life with optimism and energy.

Dave Neumann

Chief People Officer KFC

This book helped save my marriage. Thank you!

Boyd Giley

Kellogg's

A friend of mine who was retired told me to read the book. He was sadly a bit depressed but found it helped turn him around. I am in the middle of it and am finding it invaluable in determining what's next for me.

John Steiner

The ideas in Your Retirement Quest are simple, but magical; the cases are compelling and personal; the exercises are insightful and useful.

Dave Ulrich

Professor-Ross School of Business, University of Michigan

The authors strike an unusual Golden Mean: they help readers engage in deep self-reflection on the core questions of life and also provide the practical tools for fulfillment.

Laura Nash, PhD

Former Senior Lecturer, Harvard Business School

Your Retirement Quest provides a rich roadmap to making your retirement healthy, happy, intellectually stimulating, and meaningful.

Tony Schwartz

Founder and President of The Energy Project

This book promises new beginnings; don't leave home without it!

Doug Matthews

President and Chief Operating Officer, Right Management

We can't thank you enough for the workshop. It exceeded our high expectations in all areas, and we look forward to organizing another event with you and for our clients.

M. Patrick Richter

Managing Partner and Senior Wealth Advisor, RiverPoint Capital Management

This session was fabulous. I have to say it highlighted why I have been delaying retirement for so many years. I just am not clear on what I would do next. You gave me some great tips and importantly an overdue kick to go and figure it out.

Dave Stocker

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Frequently Asked Questions

Q: Who can most benefit from *Your Retirement Quest*?

A: *Your Retirement Quest* brings all of the essential elements of what it takes to live a fulfilling retirement together in one place and provides a practical approach to develop a personal retirement plan. In that regard, the book and other resources will benefit both prospective retirees and those who have already retired but are looking to enhance their lives.

Your Retirement Quest also benefits Financial Services Firms looking to both support their clients more holistically and wanting to further differentiate themselves in the marketplace and Companies striving to enable their most experienced employees to end their careers on a high and smoothly transition into retirement.

Q: What is the basis of *Your Retirement Quest*?

A: Beginning with a desire to enhance their own retirements, Lawrence and Spector reviewed the available literature and relevant research and initially interviewed hundreds of retirees, a number which has now grown into the thousands. They applied their learning to the book, their workshops, and the products and services they have since added.

Q: Is *Your Retirement Quest* a financial planning program?

A: No. While financial security is important, it is but one of the ten key elements of a fulfilling retirement. *Your Retirement Quest*, therefore, addresses finance security, but only in the context of the full and holistic retirement planning picture.

Q: There is already so much retirement information available. What is really different about *Your Retirement Quest*?

A: There are a number of unique, value-added concepts and tools in *Your Retirement Quest*, which brings all of the relevant information and a practical approach together in one place. Just a few examples of the unique concepts and tools are a method to determine when to retire, a life-changing approach of practicing retirement while still working, a list of crucial conversations anyone approaching or in retirement should be having with those closest to him or her, and identification of the ten key elements of a fulfilling retirement.

Q: Why do I need a retirement plan?

A: Research indicates that having a retirement plan; financial and, more often neglected, nonfinancial; is among the important characteristics of a successful retirement. Research also indicates that many people spend more time planning for a two-week vacation than they do for how they will best spend their retirement time and freedom. *Your Retirement Quest* provides you with the approach and the guidance you will need to develop and implement your plan to enable you to have a fulfilling retirement.

Q: I am already retired, but am not enjoying my retirement as much as I thought I would. Should I consider reading *Your Retirement Quest*?

A: Yes. *Your Retirement Quest* reveals the *10 Secrets for Creating and Living a Fulfilling Retirement* whether you are still looking forward to retirement or already retired. When you finish the book, you will have your own personalized plan as well as the knowledge about how to bring it to reality and keep it fresh through the years.

Q: Should my partner and I both read *Your Retirement Quest*?

A: Yes. It is important that couples have the Crucial Conversations necessary to each experience a fulfilling retirement. Yet, too many couples have not spent the time planning for retirement together and are not aligned on how it will proceed. The book will help you understand the risks of not sharing the planning process and guide you to ensure you have compatible plans.

Q: Why should my Financial Advisor be interested in *Your Retirement Quest*?

A: Many financial advisors strive to differentiate themselves by attending to the holistic needs and goals of their clients and then provide financial planning advice based on those needs and goals. These are the advisors that most retirees would like to engage with. Astute financial advisors also understand that the financial plan is better when the advisor fully understands the life goals of the client.

Q: How is retirement planning linked to employee engagement at work?

A: Employees over 50 is the fastest growing segment of the workforce, and there is a trend of increasing levels of employee disengagement. One of the reasons for disengagement of a company's most experienced workers is their growing anxiety about the future, causing them to be distracted at work. Retirement planning, using the knowledge and approach in *Your Retirement Quest*, will help bring more certainty to an employee's future, helping him or her be more engaged and productive at work, as well as more likely to have a smooth transition into their inevitable retirement.

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