

Renewal of your plan should have two initiators:

1. Seeking and finding new opportunities for fulfillment
2. Responding to inevitable changes in your life circumstances

Opportunities:

A successful plan will be based on the 10 key elements of a fulfilling retirement. When you first devise your plan, your view of what is available to you in each of the key elements may be limited. You will find, however, that opportunities are all around you. The key is to actively listen and look for them, be sensitive to their presence, and accept them as being right for you—said another way, be open to the possibilities and predisposed to say, “Yes.”

As you find new opportunities, you can choose to add them to your plan or to replace other activities that may no longer be as satisfying. It should be a signal to you that renewal is necessary if, despite how much you enjoy what you are doing, you realize that you have been continuing to do only the same things. Experience says that eventually, enjoyment will wane—stay ahead of this and find new opportunities.

Life Circumstances:

Life circumstances will change before you retire and throughout retirement. The most successful retirees are those who have a plan and are then resilient as they deal with life’s inevitable changes. Renew your plan periodically and when life circumstances change substantially enough to warrant a renewal.

Some life changes are positive, while others are negative. You may find that your financial or health situation changes. You might have grandchildren for the first time. Regardless of the basis for the significant change, renewal is warranted.

When to Renew Your Plan:

These are some clues that renewal is warranted:

- ✓ You find yourself spending more and more time in front of the television set, more time in your pajamas throughout the day, or having feelings of despair and asking yourself, “Is this all there is?” See Disenchantment Stage among retirement’s 5 Stages
- ✓ You have a significant change in life circumstances that is getting in the way of your current plan (recall this may be caused by either positive or negative changes).
- ✓ You have gone for three or four months without renewing your plan—take a few moments to review how you are doing to confirm that you are still on track to a fulfilling retirement—make changes if you are not.