

Research shows that having a holistic retirement life plan is one key to experiencing a full and fulfilling retirement. Retirement life planning has four components:

1. **Assess** your situation: Take stock in how well you are prepared with regards to each of the 10 key elements of a fulfilling retirement.
2. Develop your **Plan**: Turn the insights of your assessment into a written list of what you will Start, Stop, and Continue in your life.
3. **Implement** your plan and learn from it: Enjoy living your plan, but also heed what your experiences are telling you.
4. **Renew** your plan: Life circumstances change, sometimes for the good, sometimes not. There are times to modify your plan based on those changing situations.

