

### ***Extensive research and interviews with hundreds of retirees revealed these secrets***

#### **Secret 1: Freedom**

- ✓ Retirement can set you truly free for the first time in your life.
- ✓ Take advantage of freedom from work obligations and stress, freedom of choice and action, and freedom to explore, discover, and pursue your passions.

#### **Secret 2: More than Money**

- ✓ Retirement is about much more than the money.
- ✓ The best things in life are not the things; plan your financial security, then focus on what really counts to you.

#### **Secret 3: Quest**

- ✓ Retirement is a journey with five distinct stages; and some people get stuck along the way.
- ✓ Understand them, know which stage you are in, and know how to move forward.

#### **Secret 4: Planning**

- ✓ Retirement is exciting, but also unnerving, causing some to hesitate to think about and plan for their future.
- ✓ Create a written holistic plan before you retire to reduce the anxiety and increase the odds of a fulfilling retirement.

#### **Secret 5: Holistic**

- ✓ There are 10 critical areas that make up a fulfilling retirement; many of them are overlooked.
- ✓ You will live fully when you embrace each of the key elements in your life.

#### **Secret 6: Mindset**

- ✓ Retirement is a state of mind—if you think you are old, you will be.
- ✓ Having a positive mindset and thinking and acting as if you did not know how old you are permeates every other aspect of your retirement.

#### **Secret 7: Team Effort**

- ✓ Your retirement affects those closest to you, and making lasting change to get the most out of retirement requires their input and support.
- ✓ Identify, recruit, and involve your team; those who will help you on your quest.

#### **Secret 8: Action**

- ✓ Retirement begins now; you never know what tomorrow may bring.
- ✓ Don't wait to act on what is important to you—act now, even if you have yet to retire –“practice retirement”

#### **Secret 9: Resiliency**

- ✓ Retirement life is always evolving, sometimes in positive ways, sometimes not.
- ✓ Be resilient—be open to new opportunities, be receptive to change, and accept the reality of and adapt to setbacks.

#### **Secret 10: Time**

- ✓ Your time and energy are the most precious resources you have.
- ✓ Apply the Your Retirement Quest approach to make the best use of your time and enhance your personal health & wellbeing.