

The essential
10 minute read
for anyone who
is thinking about
their future.



Retirement 2.0

(& other life transitions)

Purpose: *this e-book is written for 40-70 year olds. It introduces the ideas of planning and navigating your life in a holistic way. If you are engaging a financial adviser and want to live your best life, it will help you learn how to achieve this.*



Transitions occur every few years

Life is a journey that's similar to a road trip. Sometimes it's stable with no change, like being on the open road. And at other times, life demands that we adapt and move towards a new phase of life. These are life's corners, and if we approach them too fast, it's possible that we crash.


Life changes are called transitions and over a lifetime you can go through many: teen into adult, study into work, one job into the next, marriage, parenthood, divorce, major injuries and retirement. Each transition has the potential to teach us life lessons, if we allow them to. Growth comes from reflecting on life today and what you need to do next to secure the future you want to experience tomorrow. Finances play a key part in how successfully you navigate life transitions, but they're not the only consideration. *My Game Plan* is a learning program that helps you pause, reflect on life and

develop clarity about your ideal future. And with this clarity, financial advice becomes holistic to help you grow, manage and protect your wealth for the future ahead. This ebook will open up new ideas about how to create your best future.

What have you learned from the life transitions you've navigated already?

- Teenager to adult
- Study to work
- Career change
- Single to married
- Death of loved ones
- Major injury / illness
- Married to single parent
- Career to retirement

Three questions . . .



What life transition are you approaching or have recently gone through?

What would you like to have more of in life?

What questions do you have about your finances that you need to answer?



What is Retirement 2.0?

The most important question to explore towards the end of your career is how do I create my ultimate retirement experience?

The current paradigm about what you need for a good retirement needs a serious upgrade. Let's call this *Retirement 1.0*. This model is based purely on economics and it builds a direct relationship between money and the level of satisfaction you experience in life. The basic idea is that if you have enough money saved by the time you retire, you're set for life. Everything else will work out just fine. The simplicity of this model is it is downfall, because where as money is essential, it's not the only element which influences happiness. So let's explore a more conscious way and call it *Retirement 2.0*. The primary difference is that your plan incorporates all

the holistic elements (money being only one of them) which contribute towards a great retirement experience. Life is an interconnected web and so to plan for a great future, demands the first shift happens with your thinking.

After this, you can begin planning for Retirement 2.0, by making sure your future vision is a holistic one. Include finances in your goal setting process, but upgrade from the *Enough money for retirement = happiness* mindset. It's going to take more than cash to feel fulfilled in your next stage of life. And to do this, you'll need a framework to map out your holistic retirement goals. On our flagship program My Game Plan, there are several bodies of work you'll get connected with. One of them is called Maslows hierarchy of needs.

Abraham Maslow was a psychologist who explained that needs underpin all our human motivations and behaviour. A need is an essential must have and there are 5 different types that will affect your retirement experience. When a need is unmet, our behaviour will often focus on ways to meet the need. So, when you are sick, you seek methods to heal. The lack felt from the unmet need drives an innate part of us to resolve it. By considering all five needs, then creating holistic goals, you'll begin setting up your future life to enjoy Retirement 2.0.

Level 1 - Physical Health

The first level of need is around your physical health. Your body is a vessel you use to get around and it pays off to look after it. Following a healthy diet and taking exercise becomes more important as the years roll on.

Level 2 - Financial Security

Money is essential for survival. Put simply, without enough income to live on, you lack security about your future. And as well as limiting your standard of living, your mental health will slide too, with increased worry and anxiety.

Level 3 - Relationships and Community

Something to consider is that if you work full time, 2000 hours a year will be spent in relationship

with work colleagues. And when this ends it leaves a void. Without other meaningful relationships and new communities, the risk of loneliness becomes real.

Level 4 - Learning and Growth

For most people work takes care of the fourth level of need, by creating challenges and problems to solve. Through the process of solving them, you learn and grow, and this cultivates self esteem and confidence. And it's no different in retirement. The key thing to consider is the void which is created when your work goals and challenges wind up. What will you do to fill that space?

Level 5 - Higher Purpose

Purpose, put simply, is your reason for being. It's your big why and when you uncover it, life takes on a whole new meaning. During a career it's common that other needs take up more airtime. The need to provide for family, pay off a home and financially save for the future can mean that many people never really explore what their purpose is.

And so when life conditions change during the transition into retirement, it opens up the possibility to explore what your purpose is. In My Game Plan you will be taken through a process to explore and define the purpose for your retirement.



When you overlay Maslow's Hierarchy of needs onto your retirement experience, it creates a framework to begin mapping out your Retirement 2.0 vision.



How will you spend your 2000 hours?

2000 hours

Time is a fascinating concept. From a very young age when school begins, our day is orientated around the movement of time. What time does the school bell ring? Where do I need to be when I hear the sound? What lesson starts after morning recess?

Then as we grow through teen years, new questions emerge around time. How long 'til I can drive? How many years left until I finish study and start working?

Life goes on and more water flows under the temporal bridge, then we find job recruiters asking us to imagine a time in the future. Where do you see yourself five years from now?

As work begins and we join new teams, we sense time ticking away in the background. For the

salesperson, each month creates a deadline to hit a target before the cycle starts again. The factory worker is tasked with manufacturing a certain number of widgets before their lunch break. And for leaders in strategic planning retreats, they ask what kind of goals are we aiming for and when must we achieve them by?

At work, time surrounds us and we see big numbers stacking up. 40+ hours a week turn into 2000 hours a year. And 20,000 hours each decade rack up to 80,000 working hours across a typical career.

It seems there is a frame permanently mounted to the wall and the most important questions relating to time get scribed into it. And this *'time frame'* acts as a reminder about the clock ticking away in the background.

So given time is always around us, have you ever stopped to ask what it is? If you tune into your physical senses of sight, sound, taste, touch and smell, time cannot be perceived or grasped by them.

Beyond the printed questions inside the frame, you cannot find time as a tangible thing. Rather, time is a concept which charts the movement of physical objects through space. This helps us understand our past, present and future. We need time in our lives, and yet it can be the source of great frustration; 'I don't have enough time to do what I want'; 'I'm going to miss the deadline'; 'I'm watching my life pass before my eyes', are common time complaints.

As the years roll into the sixth decade, many people find themselves slowing their pace. Ideas about the end of work appear. It seems our time frame hanging on the wall requires a new question to bring meaning to the transition into retirement. It's a significant time in life. One day you're at work, and the next day you're not. In a recent US

survey, 41% of people said that retiring was the hardest transition they had to navigate in life.

During retirement, time is no longer focussed on effectiveness and filling up the day with productive activities. Timesheets and KPIs, which once provided measures of success drop away too. And for many people who've led full professional lives, this void of activity can be a daunting prospect.

There are many great questions you'll reflect on during our programs and this is the primary one ...

How will you spend your 2000 hours?

The day you retire 2000 fresh, new, empty hours open up each year. These hours will ask how you want to fill them. Initially it can be refreshing to have all this spare time to yourself. But after the novelty of the first few months pass, and your old work routines become a memory, you'll realise your relationship with time feels different in retirement.





Be curious about new pathways

Much of the time your attention is focussed on the external world 'out there'. When you then ask yourself a question, your attention re-orientates to become internally focussed. You become aware of the contents of your mind and you apply energy to the direction of the question, or inquiry.

The starting point of any inquiry is curiosity. Curiosity is a quality of mind, that seeks to go beyond what you know already. Being curious awakens your mind into an active state and takes your thinking into new territories. So with your curiosity awake, imagine your life is a journey and the direction you end up taking is guided by the questions you ask. By asking easy questions you are

able to follow pathways you know already and this makes for a comfortable existence. However with comfort, learning and growth are limited. All great life experience begins first as a process of inquiry. So if you want to experience a great retirement you need to equip yourself with some essential questions.

During My Game Plan you get the opportunity to reflect on many great questions with others at the same phase of life. In the meantime, to get you started, there are five overleaf (one for each level on Maslows hierarchy of needs). If you do nothing else beyond this, the suggestion is to take some time away from the hustle of life, grab a journal, then reflect on them. See where they end up taking you.

Retirement 2.0 Questions



Higher Purpose
What's the purpose for my retirement?



Learning and Growth
What can I do to challenge myself?



Relationships & Community
Who can I hang out with?



Financial Security
How much do I need to live on?



Physical Health
How can I best stay healthy?



My Game Plan helps you plan and navigate through life transitions with renewed purpose, a holistic roadmap and peace of mind about your future.

My Game Plan Online Program
 is a self lead program that includes 10 learning movies and 10 downloadable ebooks.

My Game Plan Zoom Program
 includes 5 x zoom group workshops facilitated by Nick, 10 learning movies and 10 downloadable ebooks.

Choose how you prefer to learn

Lesson 1



Learn what to expect from the program, and how to navigate through the website, to get the most value from your journey.

Lesson 6



Use the previous insights about what you want to start defining goals to help you craft a picture of what your future looks like.

Lesson 2



Review your past experiences, learn from them and in the process, develop deep clarity about what you want to experience next in your life.

Lesson 7



Personal alignment happens when there's unity between what you want to do, and what you are actually doing in life.

Lesson 3



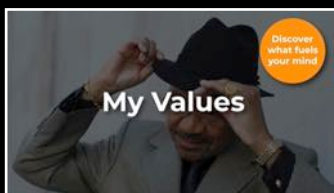
Life on a page is a one page game plan, that helps you navigate from where you are today, towards a future that is filled with a rich sense of purpose.

Lesson 8



When your life has a purpose, you will have a reason to get out of bed each day and this tool gets you connected with it.

Lesson 4



All the decisions you'll make about your future are influenced by values, so it is vital to get clarity. This tool increases your self awareness about what matters to you.

Lesson 9



Developing awareness about your journey, moving from the present into future, can make the process more smooth.

Lesson 5



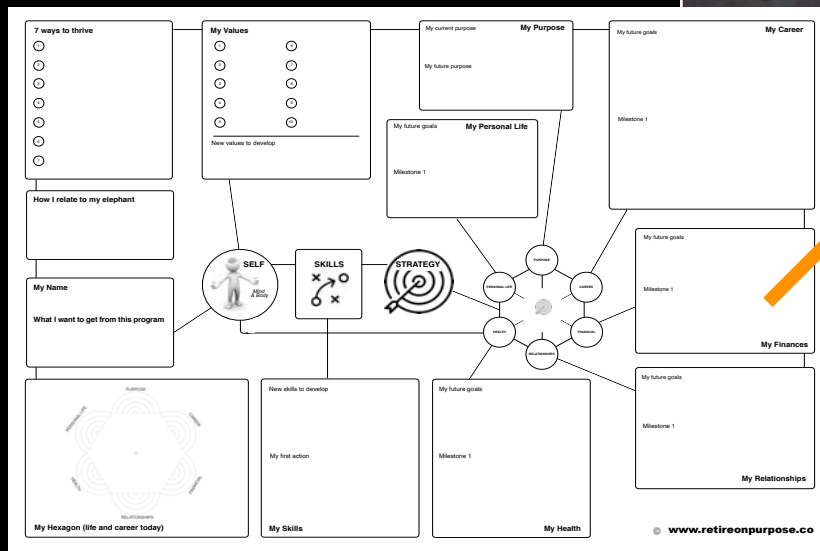
This tool builds awareness about what is working well and where you have room for change and improvement in your work and life.

Lesson 10



Time to get in the driving seat and navigate towards your future by breaking down goals into milestones and a tangible action plan.

FINANCIAL ADVICE



Plan finances and life holistically

Hopefully this ebook has provided some new inspiration about how to think and plan your life and finances in a holistic way. So the next part is to build your support team, which should include a financial adviser. We describe our work like a vitamin, as it supplements what your financial adviser does. We suggest the following:

1. Find a financial adviser you want to work with over the long term, so they can support you through the ups and downs you'll experience.

3. Watch our short film 'The 7 Principles of Retirement 2.0', which expands more on these concepts. [**Click here to get a free ticket.**](#)

3. Complete My Game Plan. It will help you take a good look at where you're at in life today and what you want to do over the next decade. It's useful for retirement, and many of the life transitions which happen before also. [**Click here for more information.**](#)

4. Bring your Game Plan and financial advice together so that you begin planning your life holistically. Once you develop this life planning skill, you will feel a level of self empowerment that will last you a lifetime.

5. And most of all enjoy the journey of life, with all it's fun, opportunities and transitions!