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Retirement for First Timers©

by Debbie & Shannon

Introduction

Imagine a small Cessna airplane on its final approach, with you in the captain’s seat!

That’s going to be a nerve-wracking ride. It’s not as if you have any experience or the chance to take some practice runs.

That sort of describes retirement for most of us.

The good news, everyone will eventually wind up on the ground. The not so good news is there’s gonna be lots of crash and burns.

The intent of this guide is to share the best advice assisting you with a smooth landing. It, also, includes links to what we consider the “best of the best” articles and government sites.
What is Retirement, Really?

Back in the day, retirement used to be simple. You worked your ass off for 30 to 40 years with the same company. Then there was a big retirement party at age 65 and, then, leaving with a pension. By this point, most were worn out preferring to quietly live out their remaining years.

The Changing Landscape of Retirement

The good old days (or the dark ages) have long since passed. Each of us is now empowered to create the lifestyle of our choosing. Medical break throughs have raised life expectancy. We potentially have another twenty years (or more) to spend as we please. On the flip side, the majority of us haven’t prepared properly and will struggle with the transition.

Retirement Facts

- We are living longer healthier lives. Many of us will survive into our mid 80’s or longer.
- Healthcare costs have dramatically increased over the past decade and will continue to sky rocket. A study by Fidelity estimates an average American couple will pay over $285,000.
- As many as 45% of Americans have no retirement savings, at all! Research indicates only about 11% have saved enough for a comfortable retirement.
- An estimated 60% of people do not retire when they planned. Underlying causes include not being financially prepared and the growing trend of forced retirement.
- Social Security trust funds are projected to be exhausted by 2037 unless changes are made. This could result in reduced benefits.
- Statistically, 10,000 Americans turn 65 each and every day. This will continue until 2030 increasing strain on already stretched programs and infrastructure.
Framework of Retirement

You don’t build a house without plans. Retirement is no different and the following diagram illustrates how the different components come together.
Retirement Expectations

Each of us has different expectations of retirement. These are usually derived from observations of parents, relatives, and others.

While it’s not something we may even be conscious of, it shapes our perceptions and beliefs.

For instance, if your parents had a wonderful retirement, you would likely expect yours to be equally good. In contrast, you might dread it if they suffered in poverty and misery.

Best Related Articles:

Retires Great – Baby Boomer Facts and the Truth About the Retirement Crisis
The Money Equation

If we liken our careers to an airplane flight, hopefully we’ve been on autopilot saving at least 10% of income.

We’ve all experienced turbulence (or set backs) requiring manual corrections. Examples might include loss of employment, funding a college education, stock market declines, or the housing market meltdown.

As we plan our final approach, it becomes imperative to ensure we get our numbers right.

How Much Should You Have Saved?

We all know we should have put more aside during our working years.

One rule of thumb to determine how much you need is to divide your desired annual income by 4%. For instance, if you desire $48,000.00 in annual income, you should have $1.2 million put aside.

While this gives you a ballpark figure, a superior approach is using a retirement calculator.

Best Free Calculators:

New Retirement
Vanguard Retirement Nest Egg Calculator
Financial Mentor Ultimate Retirement Calculator

Your Investment Portfolio

Have you optimized your investment portfolio?

There are numerous factors that determine your investment return.
Social Security

Once you reach the age of 62, you’re eligible for Social Security benefits. These are based on how much you contributed and the age you begin drawing upon it.

If you are financially okay to defer for a few years, your benefits increase by about 8% per annum. Keep in mind, you will receive these payments for life.

Best Related Website:
Social Security Administration website

What if You Haven’t Saved Enough?

The problem for the majority of people is that in spite of their best intentions, they’ve fallen short. In fact, studies show that only about 11% of people have saved $500,000.00 or more. If you’re in this position, your choices are to either consider extending your working years or reducing your cost of living.
Health and Healthcare Insurance

Although almost everyone focuses on money, your health should be an equal priority.

Unfortunately, health is one of those things we often neglect and can take for granted.

There is nothing sadder than hearing of someone who worked hard all their life, saved diligently, and was unable to enjoy their retirement due to declining health or, even worse, death. All those sacrifices and extra hours mean naught at that point.
Physical Health

Keeping fit through regular physical activity and a healthy diet is like making deposits in your future health fund.

Almost one half of Americans have some type of cardiovascular disease giving them an increased risk of heart disease, high blood pressure, and strokes.

Another 9% suffer with diabetes.

Although genetics plays a role, these are largely preventable through different lifestyle choices. For example, a lack of exercise, a poor diet, being overweight, smoking, etc. all contribute to these chronic illnesses.

You may have heard the expression “stress is the silent killer”.

The American Medical Association has identified that stress is the underlying cause of more than 60% of illness and diseases.

Mental Health

Mental health is equally important and much like a muscle, also needs to be regularly exercised.

A diet of endless hours of mindless television does little to stimulate the mind.

Whereas reading or thought-provoking conversations sharpen your mental faculties.

The darker side of retirement is often hidden from view with estimates suggesting as many as one in five suffer some form of depression.

This can lead to self-destructive behaviours such as alcoholism, drug dependence, and even suicide.

Healthcare Costs

Once a leader, the United States now ranks 27th in the world!

In spite of this, Americans spent $3.65 trillion on healthcare in 2018. This works out to be $10,586.00 per person, almost double of any other country.
In contrast, neighboring Canada spends $4,965.00 per person while maintaining a longer life expectancy by almost three years.

Healthcare costs are expected to continue to rise. The Center for Medicare and Medicaid Services (CMS) estimate that by 2027, spending could reach $6 trillion or about $17,000 per person. Overall healthcare costs are projected to grow by 5.5% year over year during the next decade.

They’re several reasons for this trend listed below.
More than 85% of all costs are incurred treating people with chronic conditions. The sickest 5% are responsible for about half of all the spending. With an aging population, health issues become more prevalent. Medicare is financially strained to provide expensive and on-going treatments for seniors. The healthcare system is largely reactive rather than focusing on less expensive preventative measures. Minimal regulation or competition enables maximum billing. The same procedures and treatments might be half the cost in another developed country.

Best Healthcare Costs Sources:

OECD - General Healthcare Information
April International - Best Healthcare
The Commonwealth Fund – 11 Country Healthcare Study
Business Insider – Average Cost of Healthcare in 21 Countries
Worldometer - Life expectancy of the World Population

Healthcare Insurance Options

Healthcare insurance premiums are often the most significant cost for those contemplating retiring early. After the age of 65, you receive basic Medicare coverage. Up until that age, you’ll require health insurance. Your options include the following.
You might be wondering what a Health Spending Account (HSA) is and why you need one.

If you’re on a high deductible healthcare plan ($1,400 or more in 2020), an HSA allows you to allocate funds (tax free) to offset future medical expenses. The maximum contribution in 2020 is $3,550 per person or a family plan at $7,100. An annual contribution can be made each year. After the age of 55, you’re also allowed to “catch up” if you missed the previous year with an additional $1,000.

There is no time limit when an HSA must be used making it ideal for managing medical costs in later years. After age 65, you become eligible for Medicare and any further contributions would be made into a Medical Saving Account (MSA).

There are three tax advantages to creating an HSA fund:

- Some companies may cover a portion of the premiums of an employer sponsored group health insurance plan after you leave. Particularly in larger organizations, this may be offered as an incentive for older workers to depart. It’s worth checking out if any such incentives exist.
- If you retire before your partner, you might be eligible for reduced healthcare coverage. Some companies extend health benefits for workers with retired spouses.
- COBRA (Consolidated Omnibus Reconciliation Act) ensures that, at least temporarily, you can maintain existing benefits. Typically, you’ll bear the full cost of the premiums plus a 2% administration fee for up to 18 months. Your responsibility is to contact the insurance company within 30 days of leaving to retain coverage.
- Health Insurance Marketplace is an exchange (www.healthcare.gov) where you can sign up for a health insurance plan. This is operated by the federal government or, in some instances, managed by your local state. If you are below a certain income, you may be eligible for a subsidy to reduce the cost.
- Health benefits directly from an insurance company or through an agency. By bundling other insurance (house, car, etc.), the rates may become lower.

**Health Savings Account (HSA)**

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There are three tax advantages to creating an HSA fund:
These contributions are tax-free.
The funds can be invested (i.e.: stock and bonds) producing tax-free growth.
They can be withdrawn at any time for qualified medical expenses.
Qualified medical expenses include most healthcare related costs, such as:

- Doctor’s appointments
- Prescribed treatments
- Prescriptions and most over the counter medications
- Dental costs
- Walkers, crutches, assisted living devices
- Hearing aids and batteries
- Acupuncture, chiropractic, and related treatments
- Ambulance
- And much more

The only drawback is funds must be used for medically eligible expenses. If funds are withdrawn for another reason, these become taxable with a 20% penalty (prior to age 65) incurred. After age 65, they are taxable similar to a traditional IRA when not used for medical expenses.

**Unravelling Medicare**

Medicare is the national health care insurance program managed by the U.S. government. Almost every citizen or permanent legal residents (several criteria apply), for a minimum of 5 years, become eligible to apply at the age of 65. In addition, there are exceptions for individuals with specific disabilities or End-Stage Renal Disease. Contact Social Security to enroll.

**Original Medicare**

Original Medicare coverage includes Part A and B.

It’s not FREE!
Part A provides basic inpatient hospital or skilled nursing facilities without any monthly premiums. To qualify, either you or your spouse have paid payroll taxes (1.45%) over the past five years. Enrollment and coverage are automatic for those receiving Social Security benefits.

The following are the Part A deductible and co-insurances in 2020:

- Deductible for inpatient hospital stay - $1,408.
- Daily co-insurance from 61st to 90th day - $352.
- Daily co-insurance up to day 150 (lifetime reserve days) - $704.
- Full costs thereafter.

Medicare covers most hospital related expenses, but not all. There may be additional costs not covered such as a private room, television, telephone, and even meals. Each of these would, then, become an out-of-pocket cost.

Part B includes outpatient care for things such as doctor’s visits, preventative services, ambulance, and mental health. The monthly charge in 2020 is $144.60 for those having an annual income less than $87,000 ($170,000 for a couple). The monthly cost increases for those with higher incomes.

The deductible is $198 and thereafter your cost is typically 20% of the Medicare approved amount.
## What is Included Under Medicare?

### What do Parts A / B Cover?

<table>
<thead>
<tr>
<th>Part A</th>
<th>Part B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Healthcare Services</td>
<td>“Welcome to Medicare” Exam Prevention Visit</td>
</tr>
<tr>
<td>Short-term Nursing Homecare</td>
<td>Annual “Wellness” Visits every 12 months</td>
</tr>
<tr>
<td>Skilled Nursing Facility Care</td>
<td>Mental Healthcare</td>
</tr>
<tr>
<td>Hospital Care</td>
<td>Ambulance Services</td>
</tr>
<tr>
<td>Hospice</td>
<td>Laboratory Tests, i.e. x-rays and blood work</td>
</tr>
<tr>
<td></td>
<td>Orthotics and Prosthetics</td>
</tr>
<tr>
<td></td>
<td>Medical Equipment, i.e. wheelchairs and hospital beds</td>
</tr>
</tbody>
</table>

## Other Facts About Original Medicare

- You must apply for Medicare, unless you’re already receiving Social Security benefits. The initial enrollment period is 3 months prior to your 65th birthday and up to 3 months after.
- Part B has a late enrollment penalty with a 10% increase in premiums for each 12 month period missed. There are certain exceptions such as if you (or your spouse) are still working and receiving employer benefits.
- Coverage extends across the entire country providing you use “in-network” doctors and hospitals accepting Medicare. There is no coverage outside the U.S. Except for specified U.S. territories.
- Does not include long term or custodial type care.
Medicare Advantage

Medicare Advantage provides equivalent or better benefits than Original Medicare, via a private-sector health insurer. These issuers offer supplemental coverage for costs not covered by Plans A and B. In addition, there is a wide range of options available for additional cost.

**Medicare Advantage Options**

- Prescription plans
- Dental insurance
- Vision and hearing care coverage
- Annual limits on out-of-pocket expenses
- Co-pays, co-insurance, deductible options
- Travel insurance when out of the country

The drawbacks to Medicare Advantage are the higher monthly cost and the in-network providers may be more restrictive.

Medicare Part D

Medicare Part D is likely the most confusing with the coverage of prescription drugs. Even if you don’t require medications now, it may be wise to sign up as things may change. Medicare recipients need to sign up in initial enrollment to avoid higher costs in subsequent years.

Medigap Plans

Medigap plan are supplemental insurance to fill in the gaps of Medicare. You pay a monthly premium; your policy kicks in after Medicare pays its share. Thus, depending upon your plan deductibles, co-pay, and co-insurance costs will be minimized or eliminated altogether.
These are provided by private insurers with ten standard plans for comparison shopping (A, B, C, D, F, G, K, L, M, and N). Plan F is the most expensive paying 100% of your share. These supplemental plans only apply to services covered by Medicare.

**Best Medicare Related Websites:**

- [Medicare](#)
- [Medicare Estimating Out-of-Pocket costs](#)
- [Boomer Benefits](#)
- [Moneycrashers](#) – Can the US Healthcare System be Fixed?

**When Should You Retire?**

The most common age to retire is 62, which coincides with Social Security eligibility.

We also observe many retiring earlier, while others extend their working years into their 70’s and beyond. Some folks plan to never retire or semi-retire by just working less hours.

Surprisingly, about 60% of people don’t retire at the age they planned. This reflects that our best-laid plans can go astray by events we have little or no control over. Some examples are listed below.

### Why Your Planned Retirement Date Might Change

- Financial set backs that require extending your years of working.
- When your spouse retires, it can prompt your decision to follow.
- Forced retirement when your employer terminates your job.
- Considerations when you or your spouse has declining health.
- An aging parent is in need.
Another common theme is to retire to get away from all the stresses of work. Yet within a year or so, many of these retirees feel “recharged”, they re-enter the workforce. This can lead to getting a part-time job or a volunteer position to keep them busy.

Best Related Articles:
Retires Great - Bulletproof Your Future and Avoid Forced Retirement
Retires Great – Why You Should Never Retire

Where to Live

Where to live might be an easy decision or one requiring compromise and soul searching.

Where to Live in Retirement

- Retiring in place may be your preferred choice. Considerations include if your home is paid for, it suits your lifestyle, a great neighborhood, and proximity to family and friends. In addition, you won’t need to look for a new doctor, dentist, hair stylist, etc.
- Downsizing and remaining in the same area may also make sense. This reduces maintenance and upkeep, utility costs, and taxes.
- Moving closer to family and sharing more time with grandchildren. Alternatively, your decision could be based on residing near an airport providing reasonable flights making it easier to visit.
- Living in a milder climate (examples: Florida, Texas, Arizona) which might offer a lower cost of living, better health services, lower or no taxes, and even more cultural or other activities.
- Becoming an expat and moving to a country where it is less expensive to live. A beachfront property or mountain side home might be surprisingly affordable.
- Retirement communities can be co-located with local colleges providing continuing education and activities. They also may offer improved medical access with assisted living options. Something to think about for down the road or when your health is in decline.
Too many folks make a rash decision they later regret.

It can be an expensive mistake to buy something and realize you’re not happy there. It’s recommended to do your research and reside in the area before purchasing anything.

The only constant in life is change.

Keep in mind how your needs will change over time.

During your early years, a property near a beach or off the beaten path might be ideal.

As we age, the stairs we used to take for granted, may become insurmountable. When health declines, it may necessitate home care or residing in an assisted living complex.

**Best Related Articles:**

[Bankrate](#) - Best and Worst States for Retirement

**How Relationships Can Make or Break You**

Getting back to our analogy of an airplane on final approach, guess who’s sitting in the co-pilot seat? That’s right, your spouse (or significant other), unless you’re flying solo.

Don’t assume they’re going to be any better prepared than you. This could be a crash and burn scenario if you don’t work together.
They might even have a different flight plan!

When you’re lowering the landing gear, they’re cranking up the throttle to remain in flight. Or even worse, strapping on a parachute and preparing to bail.

In preparation for retirement, there should be lengthy discussions on each of your desires and expectations. Undoubtedly, there will need to be compromises.

You’re going to be spending a lot more time together, and remember, it’s their retirement as well.

**Discussion Topics with Your Partner**

- When do each of you want to retire?
- Where will you live?
- Family obligations such as elderly parents, grown children, and grandkids.
- Activities together and separate.
- Friendships and social interactions.
- Respecting each other’s personal space.
- Division of household chores and duties.
Meaningful Activity and Purpose

What exactly is “a sense of purpose”? The best way to describe it is the reason you wake up in the morning (other than taking your meds).

It’s something that’s important and meaningful to you. It creates a sense of accomplishment and feelings of fulfillment. Often, it’s greater than yourself and makes a difference for others.

You might be wondering why worry about it now? After all, it’s never been a problem before.

Whether you realize it or not, work provided an inherent sense of purpose and structure.

You rush to get to work on time and it keeps you busy throughout the day.

You may not even particularly enjoy what you do, but it pays the bills. Yet, the day you leave, everything changes.

Do You Really Need Purpose?

After retiring, some folks will say they’re busier than ever.

They might be involved in the community, church, visiting family and friends, or engaged in various projects. Their days fly by. It would appear they have found purpose and meaning in the activities they are involved in.

Not so much for others struggling to fill all those empty hours. Boredom forever haunts them as simple tasks expand into long drawn out activities.

Something as simple as picking up a few groceries could become a day long event. They might even save things to do for the following day.

Meaningful Activities

Standard retirement advice is, generally, to find a hobby or interest to occupy your time.
As straightforward as it sounds, a lot of people get stuck on this. They just can’t seem to find anything that appeals to them or they lose interest quickly.

For instance, maybe they enjoy the occasional round of golf. But if they did it all the time, it wouldn’t be fun anymore.

A balanced approach to activities is something to consider.

### Balanced Approach to Activities

- Physical activity and exercise
- Social interaction
- Mental stimulation
- Giving back to others

Ideally, we should have a minimum of 30 minutes a day of brisk physical activity. Perhaps you dread the idea of going to a gym, but enjoy aquacise or swimming. There’s likely a pool nearby that will fit the bill. There’s also a good chance you’ll meet other people at the pool.

### Travel

The current global pandemic is changing our lives and keeping us close to home. It won’t last forever and you may already be thinking about where you want to go once it’s safe again.

Travel is something many retirees look forward to and even have a long “bucket-list” of places to see one day. Now that we’re no longer working, we have an abundance of time. The only drawback is most of us need to be somewhat frugal.

This means vacations no longer need to be squeezed into a couple of short weeks. In fact, a whirlwind jam-packed trip with a checkbox of must-see sights can be exhausting. Plus, we’ve shot our wad for yet another year.
Instead of behaving like typical tourists, have you considered slow travel? Renting an apartment or an Airbnb for a month or so? Taking the time to unwind and enjoy the locale. Traveling during the off season when it’s less crowded and costs are lower.

This especially makes sense for those who desire to immerse themselves in the culture and people of a different city / country. Some of the benefits can include:

➢ You can really relax and take your time. After all, it’s supposed to be your vacation.
➢ Allows you the time to experience the food and culture. You might be surprised how friendly the local people can be when you stay a while.
➢ Do your own thing seeing the sights at your own pace, when you want. Avoid large tour groups and being herded like cattle in the blistering heat.
➢ It can be surprisingly affordable when you stay away from touristy hotels and restaurants.

The concept of slow travel has best been expressed by Erith of Cracking Retirement (www.crackingretirement.com). Her travels include Barcelona, Athens, New Zealand, and many more interesting places.

Best Related Articles:
Retires Great – The Ultimate Guide on Things to Do When Retired and Bored

Attitude and Mindset

The top layer would be what Maslow refers to as self-actualization. In truth, who you are is governed by your mind. This will also control whether you’re happy, miserable, or somewhere in-between. Your mindset has remarkable power in shaping your perceptions and satisfaction.

Your attitude and mindset might be the only thing you have complete control over. These are also the greatest factors in determining if your life is happy and satisfying. Success, however you define it, becomes dependent upon mindset.

If you truly believe these will be the best years of your life, it’s highly probable they will be. Make no mistake, that there will always be set backs and challenges
to overcome. With a positive approach, you have a better chance of forging ahead rather than getting mired in the mud.

"Whether you think you can, or you thing you can't - you're right."

Henry Ford

The truth of the matter is our thoughts and ideas all too often become self-fulfilling.

What is Success?

One of the official definitions of success focuses on wealth, prosperity, and/or fame. Personally, my belief is success consists of an abundance of the things most important to you.

These might include good health, positive relationships, and a fulfilling purpose in life. And anything else that promotes happiness in your life.
Sometimes it seems the world is dominated by self-centered, arrogant, greedy people. They see no problem with their behaviors as it serves their purpose well. To all outward appearances, they are “successful” as measured by their wealth and fame.

You’d wonder how such individuals could sleep at night! Understand that most have justified their actions believing they are getting ahead in the world. In short, they are achieving the “success” they crave. Too frequently, this is at the expense of others.

At the end of the day, what really matters?

*The Fisherman and the Businessman*

“There was once a businessman who was sitting by the beach in a small Brazilian village.

As he sat, he saw a Brazilian fisherman rowing a small boat towards the shore having caught quite few big fish.

The businessman was impressed and asked the fisherman, “How long does it take you to catch so many fish?”

The fisherman replied, “Oh, just a short while.”

“Then why don’t you stay longer at sea and catch even more?” The businessman was astonished.

“This is enough to feed my whole family,” the fisherman said.

The businessman then asked, “So, what do you do for the rest of the day?”

The fisherman replied, “Well, I usually wake up early in the morning, go out to sea and catch a few fish, then go back and play with my kids. In the afternoon, I take a nap with my wife, and evening comes, I join my buddies in the village for a drink — we play guitar, sing and dance throughout the night.”

The businessman offered a suggestion to the fisherman.

“I have a PhD in business management. I could help you to become a more successful person. From now on, you should spend more time at sea and try to catch as many fish as possible. When you have saved enough money, you could buy a bigger boat and catch even more fish. Soon you will be able to
afford to buy more boats, set up your own company, your own production plant for canned food and distribution network. By then, you will have moved out of this village and to Sao Paulo, where you can set up HQ to manage your other branches.”

The fisherman continues, “And after that?”

The businessman laughs heartily, “After that, you can live like a king in your own house, and when the time is right, you can go public and float your shares in the Stock Exchange, and you will be rich.”

The fisherman asks, “And after that?”

The businessman says, “After that, you can finally retire, you can move to a house by the fishing village, wake up early in the morning, catch a few fish, then return home to play with kids, have a nice afternoon nap with your wife, and when evening comes, you can join your buddies for a drink, play the guitar, sing and dance throughout the night!”

The fisherman was puzzled, “Isn’t that what I am doing now?”

(Source https://paulocoelhoblog.com/2015/09/04/the-fisherman-and-the-businessman/)

How do you define true success in retirement? While we usually think of it as the goal, it is more about the journey. After all, the next twenty plus years (God willing) should be the best years of your life. Some thoughts to consider:

➢ What truly matters to me?
➢ What am I most passionate about?
➢ What lifestyle do I want / need?
➢ How do I want to be remembered?

What is a Positive Attitude?

A positive attitude is an optimistic mindset with a good outlook on life. Instead of resigning oneself to setbacks as inevitable, these become opportunities to learn and do better the next time around.
Besides helping you better achieve your goals and attain success, there are a bunch more benefits of a positive attitude:

- You’re happier in life and optimistic that good things will come to you.
- Your motivation increases and you take a can-do approach as opposed to giving up feeling like a victim.
- Relationships improve when you’re more fun and easier to get along with.
- Better health, lower stress, and faster recovery.
- Higher energy levels.

So, What Holds Us Back?

Our minds are like sponges absorbing messages throughout our lives. While most of these provide structure and order, some can derail us.

Most of the time we’re not even aware of what is holding us back. To name but a few:

- Negative self-talk
- Self-limiting beliefs
- Pessimism
- Rumination and dwelling on the past
- Fears and anxieties of the future
Self-Limiting Belief Example

As an example, a common self-limiting belief is “I’m not good enough”. Why in the world would anyone sign up for a message like that! Even worse is when it evolves into “I don’t deserve...”.

Pretty soon these individuals stop trying and resign themselves that whatever they do, they will fall short. They’re not worthy and it becomes a vicious self-fulfilling cycle.

Sadly, we’ve all been inadvertently exposed to this conditioning right from childhood. As children, who didn’t believe they could conquer the world? We all had dreams and believed in the impossible. As we grew up, our well-intentioned parents, teachers, and others slowly but surely brought us into line.

As children, we dreamed anything was possible. By adulthood, we have been whipped into submission.

Misbehavior was promptly handled by a swat on the rear or withholding of a reward. Besides being told in no uncertain terms we weren’t good or knew enough, there often was an associated punishment.

Our adolescent years further reinforced everything. Rejection ran rampant in our quest for popularity and trying to fit in. The opposite sex was a complete mystery and every interaction an accident waiting to happen.

By the time we entered the work world, it’s not surprising some of us already accepted they weren’t going to rise through the ranks. They had been so conditioned that it was safer not to try. That little voice, forever reminding them they weren’t worthy.

This is but one example of how some of us get stuck. Frustratingly, it’s not even their fault and they’re probably unaware of how their subconscious thoughts sabotage their life. The good news is we got a whole lot more free time after retiring to improve upon ourselves.
Best Related Articles:

https://positivepsychology.com/positive-mindset/
https://blog.iqmatrix.com/limiting-beliefs
https://jamesclear.com/positive-thinking
https://retiresgreat.com/happiness-in-retirement/

This book encompasses the 7 most important things you need to work with to make your retirement satisfying, fulfilling and successful! Retire great friends!!