

On-Purpose Retirement

How to Experience a Meaningful and Fulfilling Retirement

...Regardless of How Much Money You Have

By Denver J. Hudson with Michael J. Langdon

Home Study Course

- Stage 2 -

“Instead of absorbing an obsolete view of retirement, we should consider...a flexible life plan that provides for your financial, vocational, physical, emotional and spiritual needs. Unless you look at your future holistically, merely saving up a pile of money will be a meaningless act.”

- John F. Wasik, Author of The Late-Start Investor

PARTICIPANT HANDBOOK

www.MyNewRetirement.com



"On-Purpose Retirement"

On-Purpose Retirement How to Experience a Meaningful and Fulfilling Retirement

...Regardless of How Much Money You Have

PARTICIPANT HANDBOOK - Stage 2

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A Word From The Authors*

The purpose of this program is to educate, inspire, and guide. We offer this program with our gratitude for the opportunity to share this life-transforming material with you. The information should be used as a general guide and not as the ultimate source for altering your life. We offer it as a complement to your experience, wisdom and desire to live a more abundant and satisfying life.

The exercises contained within this *Participant Handbook* and audio program are provided to give you the opportunity to further understand, apply, and experience the principles discussed. They are not intended to serve as psychological counseling or as financial advice or to substitute for these. If you are in need of psychological counseling or financial planning, please seek the services of a qualified professional.

We are committed to providing you with some of the highest quality education, mentoring, and coaching services available. We invite your feedback and questions about this program. Please send your comments to: denver@mynewretirement.com.

We know you will find this program both useful and life transforming.

**See back of workbook for bios*

"On-Purpose Retirement"

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Are You Headed Towards a "Retirement Crisis"?

For many people, mid-life and later years can be times of testing leading to opportunities for self-reflection. These are times when our life situations begin to reveal if the way we have been living is actually strong enough to sustain us and bring about a sense of meaning, power, and purpose. If you are aware of what is going on around you - for example, an increase in divorces, depression, and uncertainty - you will realize that many people are discovering that what once sustained them and made them feel secure and happy is no longer working. Today's reality causes us to ask many important questions including:

Will the foundation that you have built your life on bring you the happiness, fulfillment, and meaning you are seeking both now and during your retirement years?

When many seriously ask and answer this question, they often find themselves in what is typically called a "mid-life crisis," a "retirement crisis," an "identity crisis," or simply a time of reflection and change. Among the many factors that can trigger and/or complicate these types of turning points are the absence of a *vision* for our lives and a lack of clarity and commitment to living our *values*. One of the key benefits of this program is that it will help you address these turning points in life with greater confidence and guidance through the development of a values-based vision.

The challenge of looking toward the future and creating a vision based on your values is that we often do that through our present reality, which is often based on out-dated success formulas, beliefs, assumptions, and experiences of the past. Therefore, our view of the possibilities often becomes limited, distorted, and filtered as it flows through our *current* way of seeing things. *We must remember that we are people of choice and that we can change the way we see things. We can take the best of the past and the present and create new possibilities for our future.*

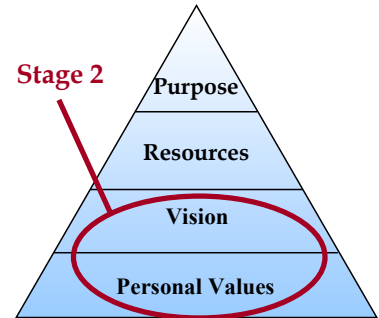
As you set out to create a retirement vision, it is important that you honor and learn from your past while at the same time allowing yourself to see beyond your past, continuously expanding the way you process life, and challenging yourself to move beyond what has been to what can be. By doing so, you can avoid what many could experience as a "retirement crisis."

Taking a Fresh, New Look At Your Life

Preparing to Create Your Vision

In this Stage of the program, we are going to help you to begin developing your *Values-Based Life Plan* through the establishment of a compelling *vision* for your retirement. During this process, you will also be identifying a number of your personal *values*, which will form the core of your vision statement. As you recall from Stage One, the formulation of a *vision* and the identification of your *personal values* are the two foundational components of your *Values-Based Life Plan*.

Values-Based Life Planning



In the pages ahead, you will be guided through a variety of exercises. As you complete the exercises, you will be gathering information about yourself and your life that you will later use to create your vision statement for retirement. With this in mind, please be patient as we move along; you will begin to see things fall in place and make sense as we move to the conclusion of Stage Two.

We begin this process by first taking a look at your past by answering a series of questions. As you answer the questions, please use your *Action Plan Workbook*; it provides you with space to write your answers and helps you determine if your answers are relevant to the formulation of your retirement vision.

After a quick look at your past, we will take a fresh new look at your life as it is *today* utilizing the *Life Map*, a simple, yet highly effective life-planning tool. By completing the *Life Map* exercises, you will be identifying additional aspects of yourself and your approach to life that you would like to include in your retirement vision, as well as some obstacles that could get in the way.

Finally, we will bring all of the information together, helping you clearly identify your personal values, and providing additional guidance on how to shape and mold your compelling vision for retirement. You'll complete this stage of the program with the first half of your *Values-Based Life Plan* completed - providing you with a greater sense of direction, clarity, and confidence as you continue your On-Purpose Retirement Planning!

Please Note: The completion of your retirement vision is a critical step before moving onto Stage 3, so please take the necessary time to complete this stage of the program thoroughly. Should you need additional assistance beyond this Home-Study Course, please contact us at (812) 299-0214 or by e-mail at denver@mynewretirement.com to discuss various coaching options; we would be grateful for the opportunity to assist you personally.

A Look Back Through Time

Let's begin by taking a journey back through time by answering the following questions. (**NOTE: Please see the *Action Plan Workbook* for space to answer these questions and additional instructions.**)

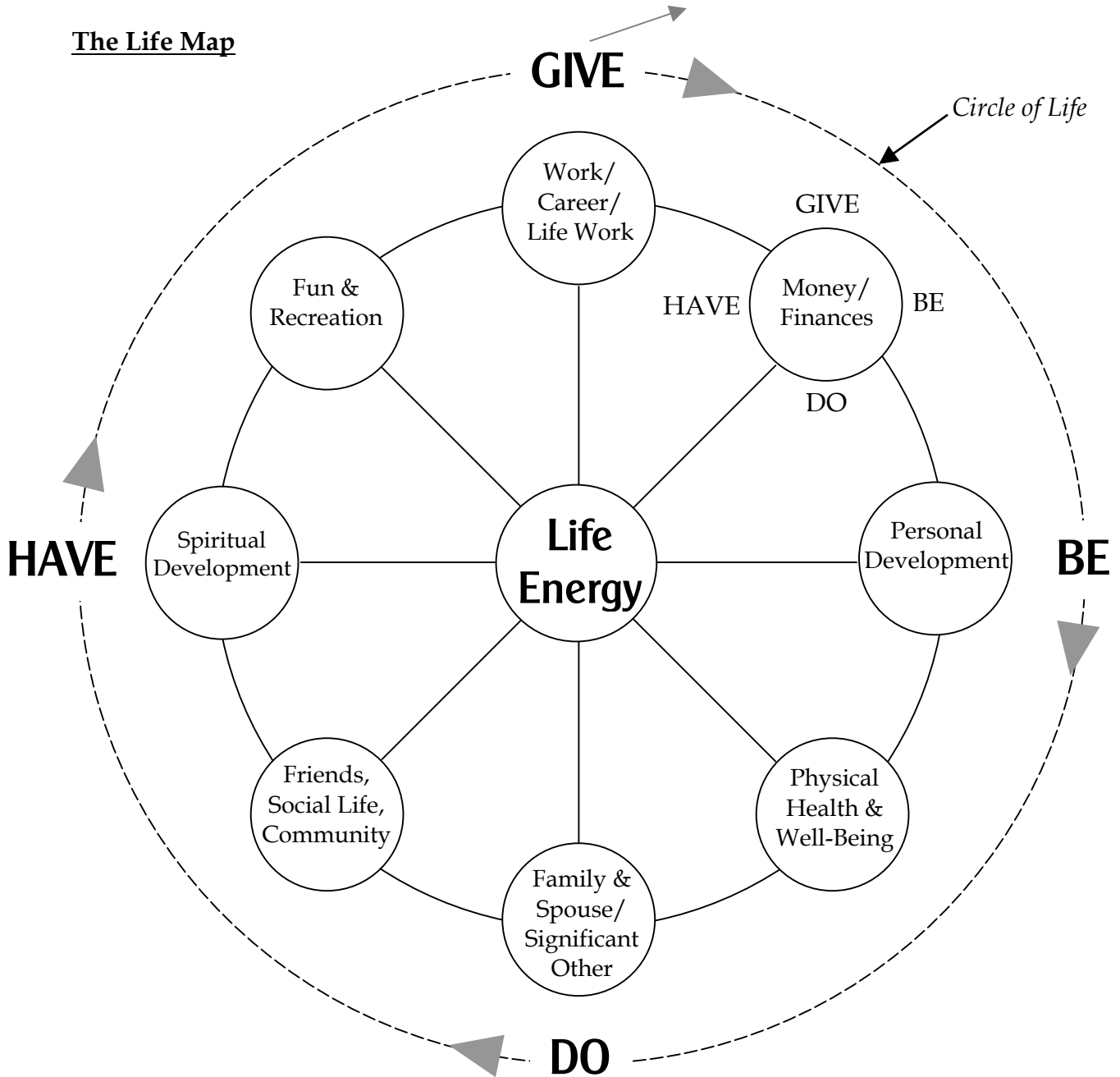
1. What are the greatest lessons you have learned during your life?
2. If you could live your life over again, what would you do differently and why?
3. Think back and write down the times in your life when you were successful, happy, and fully alive. What did you *have* during those times of your life? What were you *doing*? What - specifically - made you feel fully alive during those times?
4. List five people that you have admired and respected during your lifetime. What qualities and characteristics do you admire about these people?
5. When looking back on your life, what have been some things that you have been committed to? What has been important to you? What have you been passionate about?
6. Recall a time or times in your life when you have been frustrated, angry, or upset. What were you not allowing yourself to express or do that caused you to feel that way?
7. What have been some of your "success formulas" in life? (e.g. No pain - no gain. It's my way or the highway. Make it happen no matter what. Work hard today, play later. Be nice and people will like you. Wait long enough and it will happen - if it is meant to happen. Whatever it takes.)
8. What are some of the dreams you have had that you gave up on, but are still important to you?
9. What have been your greatest contributions up to this point in your life?
10. What are you most grateful for regarding your past?
11. If you were educating younger people on what it takes to be successful, happy, and fulfilled, what would you tell them?

Identifying Your Basic Approach to Life

Now that we have gathered some information about your past, let's take a look at your life today by utilizing the *Life Map*.

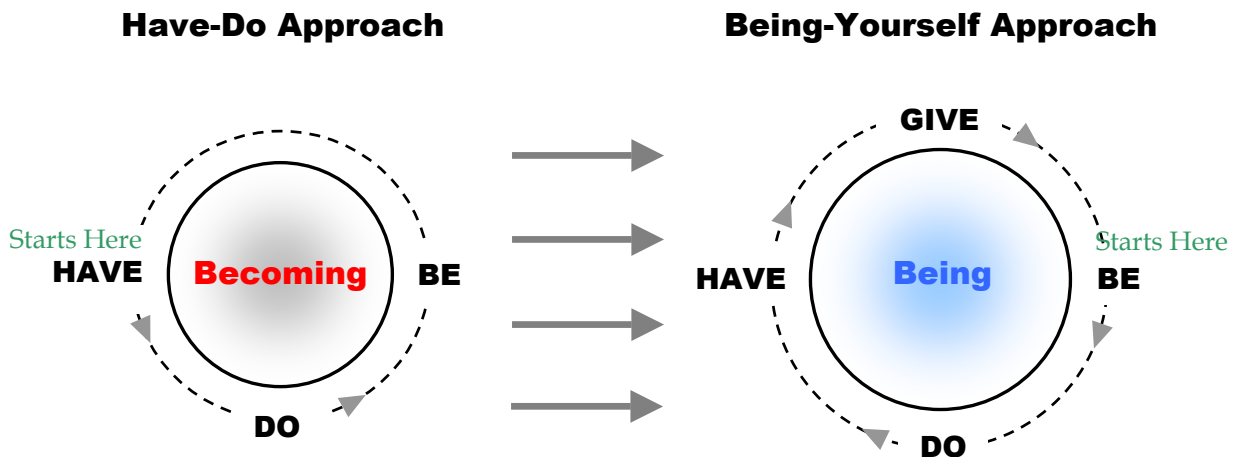
Think of your life in terms of the interconnectedness of eight major life areas.

The Life Map



Two Approaches to Life

The *Circle of Life* helps us understand two basic approaches to life:



Which of these two approaches best describes your *current*, primary approach to life?

Which is your *desired* approach for now and during retirement? Why do you prefer this approach?

Our society and economy are built from the context of *The Have-Do Approach*, which creates a great deal of struggle and unhappiness. *The Being-Yourself Approach* provides a refreshing, alternative context that leads to a life of meaning, purpose, and fulfillment.

Living *The Being-Yourself Approach* results in fundamental shifts that lead to a more naturally flowing life experience, making the achievement of your dreams more effortless and enjoyable. Consider which approach you would like to have as the basis of your retirement vision.

A Look At Your Life Today in Eight Major Life Areas



The following exercise will assist you in identifying aspects of your life today that you may or may not want to be a part of your retirement. Review the examples below, then record in your *Action Plan Workbook* what you are currently *having*, *doing*, and *being* that is both helpful and harmful to you living a fulfilling life.

Examples - Current Reality

Work/Career	What I Am HAVING (Result/Outcomes)	What I Am DOING (Actions/Expressions)	What I Am BEING (States of Being)
<i>Helpful</i>	A positive impact on other people	Sharing my wisdom with others by writing	Creative, encouraging, joyful
<i>Harmful</i>	Physical health problems, more arguments with my spouse	Tolerating a company I no longer respect or enjoy being a part of	Frustrated, annoyed

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Track 4

Disc 2 - STAGE 2 - Establishing Your Values-Based Vision

Examples - Current Reality (continued)

Money/ Finances	What I Am HAVING (Results/Outcomes)	What I Am DOING (Actions/Expressions)	What I Am BEING (States of Being)
<i>Helpful</i>	Strong portfolio; good relationship with Advisor	Investing in my future through stocks and bonds	Prepared, confident
<i>Harmful</i>	Less than what I want or need	Focusing on what I don't have; complaining about bills	Lack-oriented, fragmented
Family & Spouse/ Significant Other	What I Am HAVING (Results/Outcomes)	What I Am DOING (Actions/Expressions)	What I Am BEING (States of Being)
<i>Helpful</i>	Respectful and honoring relationship with spouse and children	Speaking encouraging words, making time to listen and listening	Supportive, present, proud
<i>Harmful</i>	Little or no time for my own interest	Helping my family too much instead of saying "no" and setting boundaries	Resentful, angry, drained

By completing this exercise, you are identifying what you **have**, what you are **doing**, and what you are **being** today that can help you - or prevent you - from creating your On-Purpose Retirement. Consider which aspects of your life today you would like to continue into your retirement (and therefore make a part of your retirement vision), and which aspects you would like to absent or remove from your life beginning today.

Disc 2 - STAGE 2 - Establishing Your Values-Based Vision

Once you have completed the above exercise, consider the following questions and record your answers in the *Action Plan Workbook*. Again, we are gathering information that you will utilize in crafting your retirement vision. Work at your own pace and be sure to take breaks along the way. There is no hurry in answering these questions.

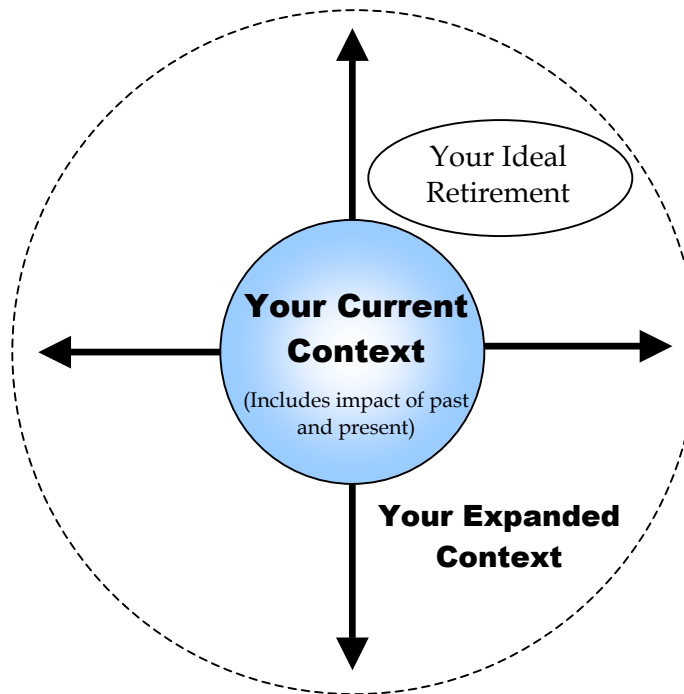
1. What aspects of your life today do you hope will continue in and through your retirement?
2. What will your life be like in retirement if you continue to live as you are today (with the same habits, views on life, investment strategies, etc.)?
3. What do you *have* today that you hope to have in retirement?
4. What are you *doing* today that you hope to be doing in retirement? What are you *not* doing today that you hope to be doing in retirement?
5. What are you *being* today that you hope to be in retirement? What are *not* being today that you hope to be in retirement?
6. For *each* of the Eight Major Life Areas on the *Life Map*, consider the following questions: What is missing in your life today in this area? What would make this area of your life more fulfilling?
7. What do you have to contribute that is unique?
8. What do you believe in? What are you passionate about?
9. What needs in the world are you moved to meet?

Now that we have taken a brief look into your past as well as your life today, let's pause to consider a powerful insight that you will want to be familiar with before beginning the formulation of your retirement vision.

Reawakening Your Dreams, Passions, and Vision

Now that we've taken a look at your past and present and gathered a number of aspects from each that you would like to include in your retirement vision, let's now begin to gaze into the future and consider the type of retirement you would like to create. What are your dreams and your passions? What kind of goals would cause you to enthusiastically approach each day? What types of activities and states of being are worth living for? What are some things you have always wanted to do in your life that you have stopped short of doing because of a lack of money or time? What is the dream that you would like to make reality starting now and continuing through your retirement years?

As you listen from within for answers to these questions, it will be important for you step outside of your current *comfort zone* or *context*. You'll see why this is important in the illustration below. Let's take a look.



In order to create a *compelling* vision for your retirement (one that *pulls* you forward), you will more than likely need to think beyond your current context or comfort zone. In other words, your ideal retirement probably lies *outside* of your current way of thinking, your current financial situation, and your current approach to life. It may even lie outside of your current skill set or what you believe is possible for yourself.

Disc 2 - STAGE 2 - Establishing Your Values-Based Vision

We bring up this point because we want to encourage you - as you begin to answer the questions above and begin to build your *Values-Based Life Plan* - to look beyond your current limitations and that you stretch yourself and consider things that may even seem impossible right now. Many of the things that may be limiting you today may not be a limitation during your retirement years, especially if you begin now to absence them from your life by investing in yourself (as discussed in Stage 1).

Creating your retirement vision doesn't have to be an extension of the past, but can be a whole new beginning - a fresh opportunity to explore new possibilities that have not been available to you before. Expanding your context - beginning now, while formulating your vision - will allow you to see, embrace, and follow-through with new choices that will lead to the fulfillment of that vision. Expanding your context is expanding your capacity to *receive* new things into your life. *Your ideal retirement - if it is compelling - will more than likely be beyond your current context (comfort zone)*, which means that - without an expansion of context - you will not make the necessary choices to create your meaningful and fulfilling retirement.

With this in mind, let's move into our next exercise, where we look into the future and begin to explore how you would like to experience your life during the retirement years.

A Look Forward Into Your Future

Our goal in the following exercise is to assist you in going within to explore the things that are most important to you that you will want to make a part of your retirement vision. The following exercise is to be completed by mentally projecting yourself into the future - during your retirement years - and answering from that place and time. It is strongly encouraged that you complete this exercise in a calm, comfortable, and relaxed environment and state of mind for best results.

As you complete the exercise, consider the answers from Track 1 and 2 (insights from your past and present) that you feel are relevant to your retirement vision. Work to incorporate those relevant aspects into your answers for this exercise. This will take the best of your past, present, and future into consideration.

The following exercise is designed around the Eight Major Life Areas from the *Life Map*, introduced on page 15. By looking at all eight life areas, you will be working to create a more balanced and holistic retirement vision.

Decide who you want to be, what you want to do, and what you want to have.

Instructions: Answer the following question and complete the following sentences for *each* of the Eight Major Life Areas. (See the *Action Plan Workbook* for space to record your answers.) Remember to answer as though you were already retired.

- What *must* you have for your retirement to be fulfilling?
- "My life is as good as it can get in this area because I have... and I am doing... and I am feeling..."
- "I am experiencing what I once thought was impossible, which is..."

Instructions: Choose the sentence completions below that are most appealing to you and record your answers in the *Action Plan Workbook* or on a separate sheet of paper. **IMPORTANT:** Remember to complete these sentences from the position of your future retirement, *not* from your current situations and limitations.

Life Area	Sentence Completions for Your Future Self
Work/ Career	<ul style="list-style-type: none"> • I continue to work in the following ways... • I volunteer in the following ways... • A new, fulfilling career I am enjoying is...
Money/ Financial	<ul style="list-style-type: none"> • I have enough money to purchase the following possessions... • My financial situation is... • My relationship with money is... • I give generously to the following causes... • I am earning an income of... • I enjoy financial freedom because of... • I practice good stewardship by...
Personal Development	<ul style="list-style-type: none"> • My mental health is... • I invest in myself in the following ways... • I fully express myself in the following ways... • The characteristics and skills I am using include...

Life Area	Sentence Completions for Your Future Self
Physical Health & Well-Being	<ul style="list-style-type: none"> • When I wake up in the morning, I feel... • My physical health is... • I exercise regularly in the following ways to maintain good health... • My living environment nourishes me in the following ways...
Family & Spouse/ Significant Other	<ul style="list-style-type: none"> • I am involved in my family in the following ways... • I contribute to my family by... • My relationship with my spouse is... • I am helping my family fulfill their goals and dreams by...
Friends, Social Life, Community	<ul style="list-style-type: none"> • I associate with the following types of people... • I make a difference in the world in the following ways... • I share my experiences and life lessons with others in the following ways... • My relationships with others are characterized by... • My social life includes... • I contribute to my community in the following ways...
Spiritual Development	<ul style="list-style-type: none"> • My spiritual life is... • I am involved in my spiritual community in the following ways... • I make each day meaningful and purposeful by... • My daily spiritual practice includes...
Fun & Recreation	<ul style="list-style-type: none"> • I enjoy the following recreational activities... • My physical activities include... • The hobbies and interest I pursue are... • I am traveling to see...

Additional Components of Your Vision

Each day ends with an overall feeling of...

My general approach to life is...

I have made the following commitments to myself...

The things that most inspire me are...

I am pursuing the following passions...

I have no regrets because...

I experience meaning and fulfillment each day because...

I am living the following purpose for my life...

The legacy I am leaving through retirement is...

Identify your dreams, passions, and vision.

Identifying Your Values

Let's now go back to the *Action Plan Workbook*, pages 43 - 53, to put all of the pieces together, to identify your values, and to create an integrated, holistic, and balanced compelling vision for your future.

Track 8: Putting It All Together - Guidelines for Writing Your Vision Statement

See pages 44 - 53 in the *Action Plan Workbook*.

The Formula For A Meaningful, On-Purpose Retirement

Wanting a great retirement isn't enough. Having your vision crystal clear isn't enough either. What will it take to *intentionally* create a meaningful and fulfilling retirement? How will you take your heightened self-awareness and your compelling vision and turn them into a new reality beginning today? This is where *The Seven Crafting Elements* come in. By learning the elements, you'll learn how to engage and relate to life more fully, making each day a purposeful and meaningful experience, regardless of your age and how much money you have! By using your retirement vision as a reference point, and engaging *The Seven Crafting Elements* everyday, you will be living on purpose and creating a meaningful and fulfilling retirement.

As we introduce you to *The Seven Crafting Elements* - which we'll explore in detail in Stage 3 - it is important to understand that you are already using these elements and have been your whole life. However, you may not be using them to a degree where creative results are occurring *naturally* and somewhat *effortlessly*. The greater the degree to which you use the following elements, the easier it will be to create a meaningful and fulfilling life today and during retirement! It is also important to understand that these are *elements* and not *steps*. In other words, when these elements are being utilized in an interconnected manner - as a whole - creating new outcomes in your life gets easier and easier!

Here are *The Seven Crafting Elements* along with their corresponding "states of being" that we'll be exploring in Stage 3:

Crafting Elements	States of Being
Willingness	To Be Willing
Clarity	To Be Authentic, "Real"
Conscious, Present-Moment Awareness	To Be Present, To Be Aware, To Be Free
Acceptance	To Be Unconditionally Accepting, To Be Receptive, To Be One With, To Be a Safe Space for Others
Focus	To Be Focused, To Be Centered
Supportive Environments	To Be Supportive and Supported, To Be Encouraging
Constructive Action	To Be Unconditionally Constructive, To Be Generous

"On-Purpose Retirement"

About the Authors



Founder and
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Denver Hudson, President and Founder of INTERMAX, has been in the Personal Growth and Development Field for over 10 years.

As a Certified Training Consultant and Life Success Coach, Denver has dedicated his life to working with individuals who are passionate and committed to discovering and living their potential through the expanding of their perceptions, level of influence, authenticity, and quality of life.

Having gone through a number of challenging life transitions in 36 years, Denver woke up to the fact that a large number of people are not experiencing the necessary and desired levels of personal freedom to pursue and fulfill their dreams. Through his ongoing personal evolution, Denver finds himself called to a vocation that allows him to work with individuals and organizations who are ready to explore the power and transforming effect of personal freedom and its expression.

Through collaborative partnering with his clients, Denver creates a challenging, forward-moving atmosphere where clients are inspired to take charge of all areas of their lives allowing for the achievement of integrity, wholeness, and balance that optimizes one's life and business experience.



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Since 1964, Mike Langdon has pursued his professional career in the Financial Services Industry. Recently, his role as a trusted advisor has been expanded to include life coaching, particularly for those clients preparing for or currently in retirement. Mike is on a mission to help people expand the way they make financial decisions by first identifying their sense of values and then determining their vision for the expression of those values. Achieving financial and life goals then can result in not only financial freedom, but - more importantly - in a fulfilling, meaningful and on-purpose life.

Putting his client's needs first is reflected in the testimonies of many long-term clients whose confidence and trust have been earned through Mike's commitment of integrity and emphasis on strong personal relationships.