



<http://www.mynewretirement.com>

WELCOME and thank you for subscribing to Denver Hudson's, Michael Langdon's and Aina Clayton's E-course on...

"Four Steps to Creating Your Ideal Retirement"

Retirement can be a dynamic and fulfilling part of your life, a beginning of some of the richest and most meaningful experiences of your lifetime. We are delighted to have this opportunity to work with you and are committed to helping you create your ideal retirement. This e-course will get you off to a great start!

Your ideal retirement.

What a great idea! To actually PLAN and CREATE your ideal retirement. But before you can do that, it's important to first consider what an "ideal retirement" is for YOU.

Today, there are all kinds of ideas about what retirement is and isn't. In fact, the marketplace is flooded with all kinds of advice, resources, tips, and strategies designed to help you retire rich, retire young, and retire healthy. It can get to be a little overwhelming.

What we want to invite you to do first is to consider what retirement means to YOU.

Step 1: Define Your Ideal Retirement

That's right. What does retirement mean to YOU? This is an invitation to set aside the ideas about retirement that you see on the news, or read about in the magazines, or see your neighbors live out. This is your opportunity to sit down and to truthfully ask yourself:

What is my idea of a perfect retirement?

This is so important, because it IS your retirement. And just consider: there is no rule book that says you have to live any definition of retirement except your own.

OK, if you're having a hard time answering that question, then consider some of the ways that we define retirement. Again, this is not saying that you have to choose "this or that." You can simply use the following information to stimulate and clarify your thinking.

The "Old" Retirement

The "old" retirement (which we also call the "traditional" retirement) primarily emphasizes rest and leisure. It's the type of retirement where we look forward to finally getting away from the job and doing some recreational activities, travel, etc. For many, it's seen as a time of relief from pain, pressures, and stress associated – usually – with years of work. Does this type of retirement appeal to you? What do you like or not like about it?

The "New" Retirement

This is actually a new, emerging definition of retirement. This definition of retirement is not so much about rest and leisure, like with the traditional, but is more about renewal and living new possibilities. It's not seen as an ending, but a new beginning – a time of contribution and on-purpose living. Joe, what about this type of retirement? More appealing to you?

([See Stage 1 of our On-Purpose Retirement Home-Study Course](#) for a more detailed explanation of these types of retirements.)

These are two of the major definitions of retirement out there. At MyNewRetirement.com, we are advocates of the "New" Retirement. We work with individuals who see retirement as a time to CREATE and LIVE new possibilities. As a time to make meaningful contributions in their families, communities, and world.

Now, just for clarity, are saying there is anything "wrong" with the 'old' retirement? Of course not. It's just not for everyone. In fact, many studies today reveal that many people are turned off by that form of retirement. But what is most important here is "What do YOU think?"

If you find yourself stuck in defining what retirement means to you, try this. Pick one of the following sentences and complete it as quickly as you can. See what happens:

The purpose of my retirement is to...

My ideal retirement includes...

Now go back and spend a little more time with it and see what happens!

Additional Considerations

OK, now that you've begun to explore what your ideal retirement is, let's consider how it plays out in some of the major areas of your life. Those areas include:

- Money and Finances
- Personal Development
- Physical Health and Well-Being
- Family, Spouse/Significant Other
- Friends, Social Life, and Community
- Spirituality
- Fun and Recreation
- Work and Volunteering

In other words, it can be quite helpful in clarifying and expanding your definition of an ideal retirement by asking some key questions in each of these areas.

For example, under Money and Finances, you could ask, "How much money will I need in order to finance my ideal retirement?"

Under Personal Development: "What types of personal development will I need to pursue in order to create my ideal retirement?"

Under Family and Spouse/Significant Other: "What does my spouse think about retirement? What does s/he think about MY version of an ideal retirement?"

Is this making sense? Are you finding this helpful?

In [Stage 2 of our On-Purpose Retirement Home-Study Course](#), we help you take this step a whole lot further, actually developing a clear vision of your ideal retirement and what it could look like in each of these areas. So for now, just allow yourself to open your mind and heart as a beginning point in this journey together.

OK, that should keep you busy for the next week, right? One thing we want to encourage you *not* to do is to try to "figure it all out" right now. Just begin to give it some thought, enjoy the process, and keep in mind that we are here to assist you.

As we wrap up this session, here are some TIPS to help you receive maximum benefit from this e-course:

1. First, make sure that you put our e-mail address into your e-mail system to make sure that your anti-SPAM software does not block it. The e-mail address of this course is: retirement-ecourse@getresponse.com
2. Next, we're assuming you'll want to keep a copy of these e-mails for future reference. With that in mind, you'll want to create a new e-mail folder in your e-mail software to store all of the segments of the course. This will make them available for quick and easy access.

Why not set up the e-mail folder right now? You could label it ***MyNewRetirement** (making sure to put the asterisk * before the "M" so it's at the top of your folder list.

3. Click on <http://www.mynewretirement.com> and mark it in your favorites. Then when you have a pressing question that you need answered, you can quickly contact us. Plus, we have many other products and services to offer you when the time is right!

That concludes today's session. The nice thing about Step 1 is that you get to define what an Ideal Retirement means to you. Most people are looking "out there" for a definition of retirement, or relying on society's ideas about it. We're inviting you to look within and to see what your heart is telling you is true for you.

You made a great decision to learn these four powerful steps to creating your ideal retirement. We look forward to sharing Step 2 with you next week. Until then, feel free to contact us with any questions.

Our best intentions go out to you,

Denver Hudson – denver@mynewretirement.com
Michael Langdon – mlangdon@langdonshaw.com
Aina Clayton – aina@mynewretirement.com

PS: Please be sure to invite others you know – neighbors, family, coworkers, and clients – to sign up for this e-course. We truly appreciate you helping us spread the word! They can sign up at www.MyNewRetirement.com.



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In the last session, we challenged you to define *your* ideal retirement. The value of knowing what your ideal retirement looks like is that once you know that, you can begin creating it!

And in order to create it, you're going to need resources. Both external resources and internal resources. This leads us directly to Step 2.

Step 2: Supplement Your Traditional Financial Plan with a Values-Based Life Plan

Today's traditional financial planning just isn't enough, not if you want to create your ideal retirement. We see many people retire with adequate amounts of money, but still not have a sense of purpose – or what they're going to do with that money! That's like buying a car with no destination to drive to!

This reality is why we help individuals like you to develop and live a Values-Based Life Plan that provides a firm foundation for your life and guides your financial-planning decisions. When you know what is most important to you (your values) and how to express them in the world, then you know exactly what to do with your finances! Your financial planning takes on a whole new meaning!

To better understand why you need to supplement your financial plan with a life plan (in other words not only have a car but somewhere exciting to go), let's first take a look at how Traditional Financial Planning typically works.

1. You take a look at where you are right now with respects to your financial situation.
2. You establish goals – where you want to go – and the financial ramification of those goals.
3. You determine how to get there (to the fulfillment of your financial goals). What are the best financial products and investments that will help you achieve your financial goals?

As you notice, the primary focus is on money and the accumulation of resources. A bad idea? Of course not! But, as you know, money does not buy happiness and fulfillment. And that's why we encourage people to supplement their Traditional Financial Planning with a Values-Based Life Plan.

Now, just for clarity, we are in no way saying that traditional financial planning is not important. In fact, the best combination is a Values-Based Life Plan *plus* a strong financial plan. Having a traditional financial plan based on your Values-Based Life Plan will help

ensure that you stay focused on your vision of your ideal retirement – and not just on the numbers. Each plan empowers the other and when combined, you have a more comprehensive and complete plan!

So, what is a "Values-Based Life Plan"?

It's a plan for your life that is based on your values - those essential qualities and aspects of life that are most important to you. Simply put, your Values-Based Life Plan is your vision of how you plan to live the things that matter the most to you. It represents the way in which you will achieve personal fulfillment while positively impacting those around you!

Your Values-Based Life Plan also provides the guidance of how to best utilize your tangible (e.g. money) and intangible (e.g. talents and gifts) resources. Now, instead of just accumulating financial resources for the sake of having enough, you will utilize those resources as TOOLS to create an on-purpose, values-based life! Your financial plan now represents the financial component of your on-purpose life. *This puts you - not your money - in charge of your retirement!*

To help you begin the process of identifying your values, consider how you would answer these questions:

What is the most important way for you to use your *time* in retirement?

What is the most important way to spend your *money* in retirement?

What is the most important use of your *energy* in retirement?

What kind of *relationships* do you want to have in retirement?

What kind of *legacy* do you want to leave?

These questions will help you to begin "digging" for those values that are most important to you. (Our [On-Purpose Retirement Home-Study Course - Stage 2](#) – helps you more thoroughly and deeply identify your values.)

As we conclude this session together, we encourage you to seriously consider supplementing your Traditional Financial Plan with a Values-Based Life Plan, and we want you to know that we can help you make that happen! As you design your life around your values, you'll find that your financial planning takes on new meaning and relevancy. And

you'll begin to put money in its rightful place - as a *tool* to create the life you truly desire for yourself.

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We invite you to visit our website at <http://www.mynewretirement.com> to order Stage 1 of the **On-Purpose Retirement Home Study Course** that features a more thorough description of how to supplement your Traditional Financial Plan with a Values-Based Life Plan and how these plans - when working together - can help you experience a meaningful and fulfilling retirement. The course is available in print or as an online version.
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Isn't it exciting to be exploring your life from your own perspective and to see what it is that you really want? We look forward to sharing Step 3 with you next week. As we journey forward, we are learning a more complete view of what your new retirement looks like and what it can mean for you and your family.

Our best intentions go out to you,

Denver Hudson – denver@mynewretirement.com
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If you have made it this far, we congratulate you on your persistence! Creating anything meaningful in life takes time, consistency, and patience. And that is certainly true when creating your ideal retirement.

Last week, in Step 2, we encouraged you to supplement your financial plan with a Values-Based Life Plan (see our [On-Purpose Retirement Home-Study Course, Stage 1](#), for more details.) If you have chosen to do this, then you have made a choice that will bring many rewards into your life.

Now, instead of seeing retirement planning as primarily "financial planning," you now realize that retirement planning is about defining your ideal retirement (Step 1) and then making sure you have the resources to begin to create it (Step 2).

And now for Step 3.

Step 3: Learn How To Create Your Life Intentionally

There's probably nothing more frustrating than having a clear vision for your retirement, having the available resources, and then not knowing how to actually create your vision as a living reality. In fact, we wonder if that is why some people are afraid to dream and set goals; maybe they simply don't know what to do once they set them.

If we take a look around us, we see that most people are living a reaction-oriented life. Not creating their lives intentionally, but instead *reacting* to situations, circumstances, the stock market, the news reports and so forth. This is truly the most common way that people live today, and is the number one challenge that people face when actually setting out to create their ideal retirement.

Key Point: You can't create your ideal retirement while living a reaction-oriented way of life. It just won't work.

So, as you set out to create your ideal retirement, it will require that you learn the skills of *intentional living*. And that you unlearn the mindsets and skills of reaction-oriented living. Learning the skills of intentional living will open up all kinds of new possibilities for you. And once you learn and apply these skills intentionally in your life, your ideal retirement will no longer be a dream on paper, but will unfold as a living reality!

This step in the process is actually one of the major reasons we launched the MyNewRetirement.com website. We KNOW that individuals will need education and support while learning these skills and creating their ideal retirement.

Contrary to what many are led to believe, it's not as simple as amassing a great amount of wealth and then retiring. Without a plan and the skills to bring that plan into reality, you'll spend your retirement years reacting to inflation, stock market numbers, and anything else that would threaten your resources. *With* a plan, and the skills to effectively create from the plan, you'll spend your retirement years creating and making powerful contributions in the world!

And that's why Step 3 is so important.

OK, so how does one create? Here's a brief overview of the process:

1. **Decide exactly what you want to create (vision).** Do not make these decisions from your fears, doubts, past experiences, or reactions to your current situation. But look within – deep within – and tell yourself the truth. What do you REALLY want to create with your life? Listen to your heart. Come from your values, your passion, and your own internal truth.
2. **Consider your current reality as it relates to this vision.** In other words, where is your life – right now – in relation to what you want to create? Where do you currently stand with respect to your vision?
3. **Develop a plan of action that will help you move toward the fulfillment of your vision.** Your plan of action is about taking the necessary steps and utilizing your tangible and intangible resources to create the conditions in your life that will foster the full unfolding of your vision.

There it is. A brief overview of the creative process. Of course, there's more to it than this, and there's a lot that can happen in each stage of the process, but this gives you a fundamental understanding. Under each of these stages, there are skills to learn. "Traps" to look out for. Things that can make the whole creative process shut down.

As we work with you during our teleclasses and in our coaching sessions, we'll help you learn and successfully navigate through this simple, natural, yet challenging process. And the more you learn, practice, learn, and practice the skills involved in creating, you will find yourself more and more empowered to make your ideal retirement a living reality!

OK, we have one more step to look at next week. And it's a very important one, so be sure to look for it in your inbox!

Our best intentions go out to you,

Denver Hudson – denver@mynewretirement.com

Michael Langdon – mlangdon@langdonshaw.com

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PS: I'm sure you know some people who could benefit from this material. Would you be willing to refer them to our website to sign-up for the course? Simply invite them to visit www.MyNewRetirement.com today!



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We hope you are finding this e-course to be helpful. Today, we're going to conclude the course by looking at the final of four steps. But first, let's review the first three:

- Step 1: Define Your Ideal Retirement
- Step 2: Supplement Your Traditional Financial Plan with a Values-Based Life Plan
- Step 3: Learn How to Create Your Life Intentionally

And now, Step 4...

Step 4: Make The Commitment

This step is critical. Making the commitment means that you commit to doing more than just dreaming about your ideal retirement. It means that you commit to not only developing a powerful financial plan for your retirement, but - equally important - to developing an on-purpose, values-based LIFE plan. It means that you commit to learning and applying the skill necessary to intentionally create your life.

The reason that this is important is because it is EASY to read through this course, get excited about some new ideas, and then quickly step away to the next website, the next book, the next e-course without having done anything with what you learned.

As with all learning, it doesn't mean anything without a commitment to action. And Step 4 is a challenge to take what you've learned in this e-course and put it to use!

And the good news is, we can help.

All three of us are committed to helping you explore, plan, and create your ideal retirement. It's a commitment that we have made - to you.

In order to help you fulfill your commitment to yourself - a commitment to plan, create, and fully enjoy your ideal retirement - we have created a number of affordable resources and services to help you move forward.

Here are some things for you to consider as your next step beyond this e-course:

1. **Join us on an upcoming "Exploring Your New Retirement" teleclass.** It's a free call (you only pay your regular long-distance charges). During the call, we'll discuss with you current trends in retirement, share more about the new emerging

- definitions of retirement, and help you further explore what retirement can mean to you. [Click here now to enroll in our next call.](#)
2. **Schedule a Complimentary Coaching Session.** This is a powerful way to have your questions about this e-course answered. Or to further develop your vision of retirement. Or to set some goals and begin the journey to their fulfillment. The Complimentary Coaching Session is also a great way for us to better understand your needs and goals and share with you how we can help you to fulfill them. [Click here now to schedule your Complimentary Coaching Session.](#)
 3. **Enroll in our 8-part Tele-Series entitled, "Living Your New Retirement."** Denver and Aina guide you through the On-Purpose Retirement Program. You'll walk away from this course with a clear and inspiring vision of your ideal retirement, an understanding of your values, and greater awareness of your purpose in life. [Click here now to enroll in our next class.](#)

It has been a pleasure working with you over the past four weeks. We invite you to [contact us](#) with any questions you may have about this course and how we may best serve you.

Remember, retirement can be a dynamic and fulfilling part of your life, a beginning of some of the richest and most meaningful experiences of your lifetime. Let this moment be the beginning of *your* New Retirement.

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