

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 1 -

"When you are inspired by some great purpose, some extraordinary project, all your thoughts break their bounds: Your mind transcends limitations, your consciousness expands in every direction and you find yourself in a new, great and wonderful world. Dormant forces, faculties and talents become alive, and you discover yourself to be a greater person by far than you ever dreamed yourself to be."

-Patanjali

ACTION PLAN WORKBOOK

www.MyNewRetirement.com



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

...Regardless of How Much Money You Have

ACTION PLAN WORKBOOK - Stage 1

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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 *Action Plan Workbook* 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 ACTION PLAN

Welcome to the *On-Purpose Retirement Home Study Course Action Plan Workbook!*

This *Action Plan Workbook* has been designed to be used in conjunction with the *On-Purpose Retirement Home Study Course Audio Program* and *Participant Handbook*. By using this workbook, you will be taking your learning to a whole new level.

To get the most from the *Action Plan Workbook*, we highly recommend that you work through the following exercises and answer the corresponding questions as you move through the audio program. This will provide a much richer and deeper learning experience and will increase your results.

We also recommend that if you are in a relationship with someone who will be impacted by the intentional changes you will be making as a result of this program, that you involve them in these exercises. (Additional workbooks are available for purchase.)

As you work with these exercises, you may find that you would like some assistance in implementation. We offer a variety of coaching packages that offer one-on-one coaching to assist you identifying, preparing for, and living your on-purpose life. To learn more about coaching, please visit www.MyNewRetirement.com.

Thank you for this opportunity to be of service!

Denver J. Hudson and Michael J. Langdon

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Disc 1 - STAGE 1 - Critical Perceptual Shifts - Understanding What It Will Take

What Will It Take?

Track 2. pages 5-6 in Participant Handbook

Before we get into the details of what it will take to live your life on-purpose, let's first identify the typical approach that people have to retirement planning. Many people who are into retirement preparation see it primarily as the following process:

- Identify how much money they want/need when they retire,
- Invest in the appropriate financial products such as a 401K, mutual funds, stocks, or bonds,
- Continue to work hard pouring ever increasing amounts into their financial product investments
- Monitor their investments while awaiting that glorious day when they can leave the world of work behind
- Begin distribution from their investments, and
- Experience retirement wondering, "Will there be enough?"

What is *your* current process for retirement planning?

Does your process contain financial *and* non-financial planning?

As many people have discovered, having a large amount of money without a life plan and a defined purpose often results in frustration, boredom, and a lack of meaning.

What has been your experience with retired individuals?

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What do they seem to enjoy about retirement? What do they *not* enjoy about retirement?

How did they prepare for their retirement?

What can you learn from their experience?

To design your retirement solely from a financial perspective – putting all of your hope and faith in financial products – is to put things like the stock market, financial advisors, marketing campaigns, and social conditioning in charge of your retirement. This approach – *if used alone* – can actually limit your choices later in life.

Who has been most influential in shaping your ideas about retirement?

Who or what is currently in charge of your retirement planning (e.g. luck, hope, a financial planner, social security)?

Who do you want to be in charge of your retirement? Why?

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...we are going to encourage you to combine the Traditional Financial Planning Approach with the *On-Purpose Retirement Planning Approach*. By taking charge of your retirement planning and having both a financial plan and a values-based life plan, you are taking the necessary steps to craft a retirement of choice - one that will be both meaningful and fulfilling.

How would you describe a meaningful and fulfilling retirement?

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Disc 1 - STAGE 1 - Critical Perceptual Shifts - Understanding What It Will Take

Understanding the Difference Between the *Old* and *New* Retirements

Tracks 3 and 4, pages 7 – 8 in the Participant Handbook

The purpose of this segment of our program is to strongly challenge your current thinking about retirement and free you of limited viewpoints that serve only the social norm, yet woefully short change the use of your wisdom, your potential, and your deep longings and desires to live life to the fullest.

How do you currently define “retirement”? What does it mean to *you*?

How does your spouse/significant other define retirement?

What aspects of the “old” retirement do you like? Not like?

What is appealing to you about the “new” retirement discussed in the program?

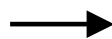
What are the most significant insights you have gained as a result of our discussion about the *Old* and *New* Retirements?

THE OLD RETIREMENT

shift to

THE NEW RETIREMENT

Past-Oriented



Present- and Future-Oriented

Loss and Limitations



Gain and Expansion

Thinking: “few years left”



Realizing: “possibly 1/3 of my life”

Diminished Contribution



Expanded Contribution

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Disc 1 - STAGE 1 - Critical Perceptual Shifts - Understanding What It Will Take

Increasing the Value of Traditional Financial Planning

Tracks 5 and 6, pages 9 – 10 in the Participant Handbook

Traditional financial planning alone is not enough if *you* want to be in charge of your retirement and *intentionally* create one of choice. The Traditional Financial Planning Approach is designed to help you accumulate large sums of money over time and achieve specific goals with those resources. *What we wish to acknowledge here is that having large sums of money alone will not guarantee a fulfilling retirement.* To increase the value of your Traditional Financial Plan, we encourage you to supplement it with a *Values-Based Life Plan*, a key component of *On-Purpose Retirement Planning*.

Do you currently have a Traditional Financial Plan that has been prepared by you and a Financial Planner? (If not, what actions could you take to get started?)

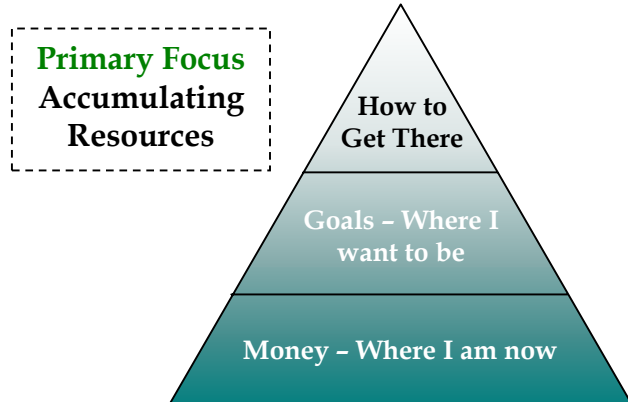
What *personal values* is your current financial plan helping you express?

What is the life vision you are working to create through your current financial plan?

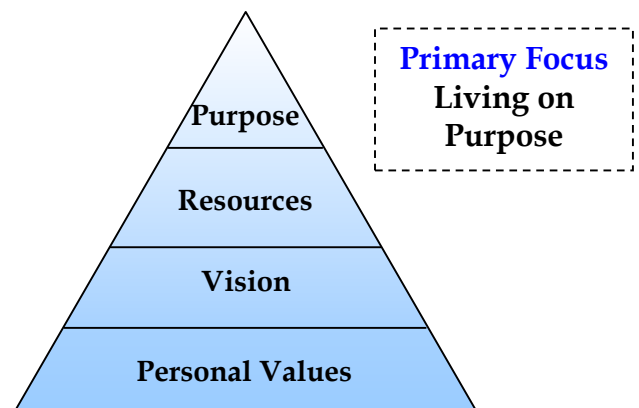
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Traditional Financial Planning



Values-Based Life Planning



A Values-Based Life Plan infuses your Traditional Financial Plan with meaning, purpose, and vision that will provide guidance and direction while you invest your financial and non-financial resources. It helps you identify the strength and security that comes from *inside* of you to balance and counteract the instability that comes from *outside* of you.

When preparing for retirement, what do you see as the pros and cons of having *only* a Traditional Financial Plan?

What are the benefits to you for developing a Values-Based Life Plan?

What have been your greatest insights from this portion of the program?

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Disc 1 - STAGE 1 - Critical Perceptual Shifts - Understanding What It Will Take

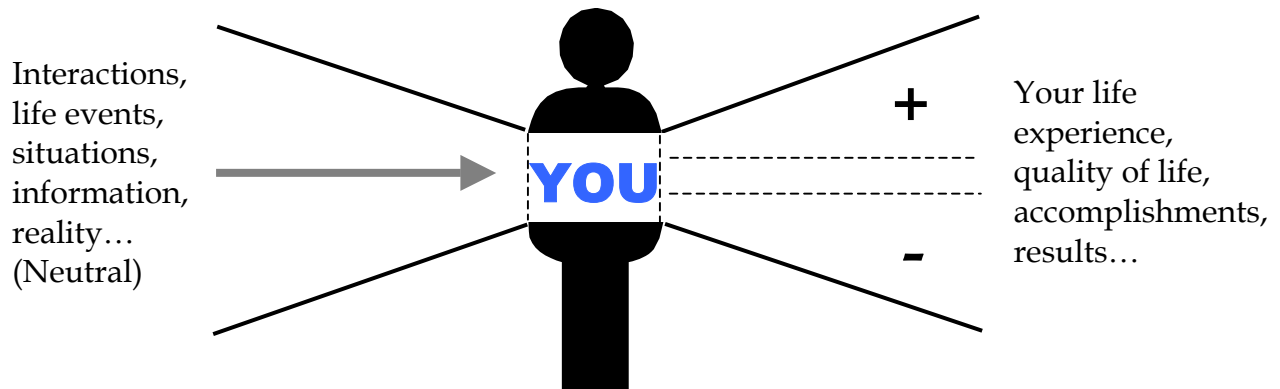
Understanding Your Greatest Investment

Tracks 7 and 8, page 11 in the Participant Handbook

What are some examples of ways that you have invested in yourself throughout your lifetime?

What were the results of those investments?

In what ways could you invest in yourself *now* that will positively impact your life both now and during retirement?



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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.