

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 -

“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 1

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INTERMAX

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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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Coming Soon!

Stage 2 - Establishing Your Values-Based Vision

Stage 3 - The On-Purpose Retirement Formula - Living Your Vision

**Welcome to the *On-Purpose Retirement Home Study*
Course, a program designed to help you
live a meaningful and fulfilling retirement!**

Hello, my name is Denver Hudson founder of INTERMAX. Mike Langdon and I would like to begin by expressing our gratitude for this opportunity to partner with you and to assist you in identifying, planning, and living your on-purpose retirement.

Through this powerful home study course, we are going to share with you specific, powerful information and strategies that will help you prepare for and enjoy what can be the most significant years of your life. Though many people dread retirement and see it as an ending, we are going to join you in enthusiastically embracing this time of your life and help you see it as a brand new beginning! All that is required is your willingness to explore, choose, and act.

Retirement is a relatively new concept, so we can't go back into history to learn how our ancestors handled this time of their lives. In fact, most of our ancestors did not live long enough to be concerned with the "retirement years." It wasn't until social security and the idea of full-time leisure came along (promoted by "leisure entrepreneurs") that retirement became a big issue. The topic is now becoming even more important as advances in the medical field in the next 20 years could push the average life expectancy to 95 years. That means that you could spend as much as one-third of your life in what is typically called the "retirement years."

During our time together, we are going to share with you what we call *On-Purpose Retirement Planning*. Beaming with meaning and authentic power, our new retirement planning approach incorporates and goes beyond traditional approaches, inviting you to explore the vast world of possibilities available to you both now and in the years ahead. We firmly believe that you don't have to wait until retirement to live a great life. In fact, that may be the best part. Whether you are now in your 50s, 60s, or 70s, you can take what we are going to share with you in this program and begin living it today! We are not asking you to sacrifice anything now in hopes of a brighter future tomorrow. In fact, we are going to help you *increase* your personal freedoms now so that instead of just a meaningful and fulfilling *retirement*, you will have a meaningful and fulfilling *life*.

Thanks again for this incredible opportunity to work with you!

Denver J. Hudson and Michael J. Langdon

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

What Will It Take?

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?"

However, 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.

The problem upon examination is obvious - the focus is only on one aspect of the whole picture: the financial. 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.

In this program, we are going to be taking a holistic approach to retirement and encourage you to have a plan for both the financial *and* non-financial components of retirement. In other words, 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.

So, if the traditional approach to retirement planning doesn't guarantee a meaningful and fulfilling retirement, then what will it take?

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

The First Stage, which we will cover in Tracks 3 - 7, involves three understandings and shifts in perception:

- First is to understand the difference between the old concept of retirement and the new, emerging concept of retirement. By understanding this difference, you'll be able to make better investments, live a higher quality of life, and make a more profound difference in the lives of those around you.

Tracks 3 and 4

- Second is to understand the limitations of Traditional Financial Planning and how to overcome those limitations through a Value-Based Life Plan. This understanding will actually *increase* the value of your Traditional Financial Plan while increasing your security and sense of direction.

Tracks 5 and 6

- A final understanding in this first stage is to identify your greatest investment, which most people have never been introduced to. By understanding and making this investment, you can receive *immediate* returns while controlling the amount of risk.

Tracks 7 and 8

Let's now move on to Track 3 and explore the difference between the old and new retirements.

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

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

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.

	The Old Retirement	The New Retirement
Definition	"To give up active participation in a business or other occupation, especially because of advanced age." (The New Lexicon Webster's Dictionary ©1989)	"As with all turning points, the realization that a major stage of one's life needs to change and a new one must begin. It is the later years of one's life when time and inclination can offer the opportunity for an expanded expression of inner wisdom, authenticity, meaning and purpose."
Typical views	<ul style="list-style-type: none"> • Emphasis is on rest and leisure time • Seen as an ending • Is a reward to be achieved • A relief from a job that caused pain, pressure, and stress 	<ul style="list-style-type: none"> • Places meaning and purpose as a higher priority than rest and leisure • Seen as a new beginning • Deepened interest in life's possibilities • Sees life as a journey, one with vastly expanded significance and magnitude
Possible Outcomes	Increased health problems, identity crisis, apathy and depression, decreased self-esteem and self-worth, increased conflicts with spouse and family, boredom	Increased energy and motivation, a sense of joy, incredible realizations and discoveries, clear direction and focus, a strong satisfaction, a stronger spirituality

Notes:

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

Shifting to the New Retirement

Here are some additional viewpoints found in each of the retirement approaches and the fundamental shifts required if you are to move from the old to the new.

THE OLD RETIREMENT	<i>shift to</i>	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

What does retirement mean to you?

Know what retirement specifically means to you.

What *can* the new retirement mean to you?

Notes and Reflections from Track 4:

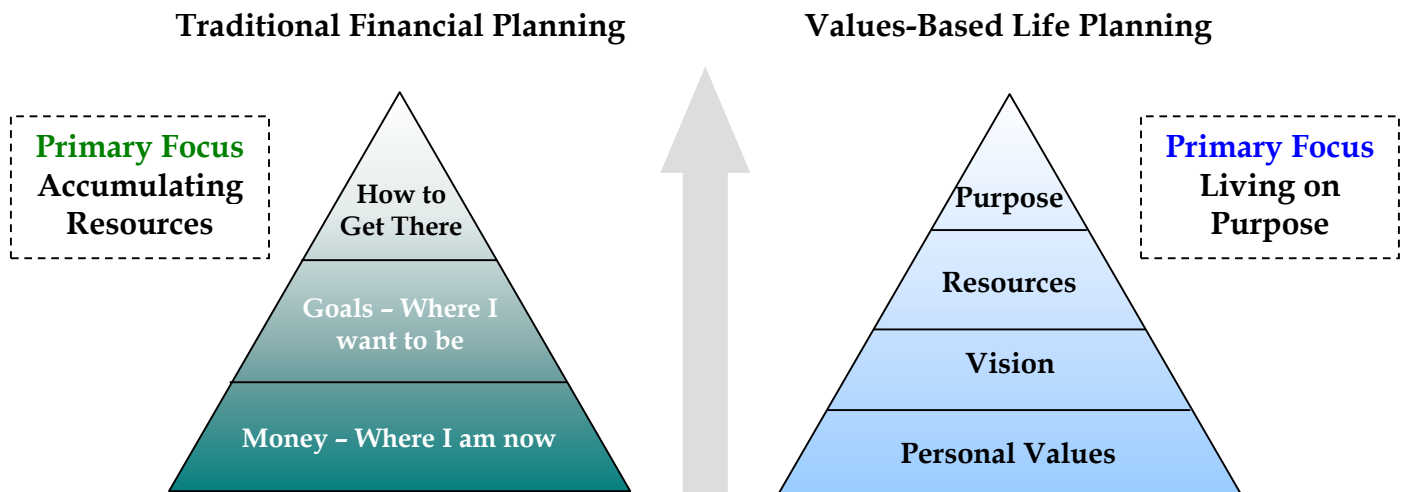
This program and other services at INTERMAX are designed to help you identify, plan, and fulfill your new retirement dreams.

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

Increasing the Value of Traditional Financial Planning

Traditional financial planning alone is not enough if *you* want to be in charge of your retirement and *intentionally* create one of choice. This is not meant as a put down for the financial planning industry, but simply to acknowledge a current limitation of the industry. To assume that the financial planning industry can deliver a meaningful and fulfilling retirement through something that it has no control over (i.e. the stock market, the economy, etc.) is to believe in fairy tales. It also causes money to become the end instead of the means. 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*. Let's take a closer look at how these two approaches differ, yet complement each other.



As you can see, the primary focus of Traditional Financial Planning is *accumulating resources* and helping you financially get from where you are to where you want to be. Again, this is a great objective and a vital part of your retirement planning, it's just not the complete picture of what it will take to create an on-purpose retirement.

The Values-Based Life Plan is complementary to the Traditional Financial Plan, as it explores your personal *values*, your personal *vision*, all of your *resources* – both financial and non-financial – and assists you in discovering and choosing a life on purpose.

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

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 can become a central component of your retirement plan, providing you with an internally-driven plan that will increase your peace of mind during the ups and downs of your investment portfolio.

In other words, while the stock market moves through its peaks and valleys, you can find confidence and stability in a plan (The Values-Based Life Plan) that you have complete choice over. 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.

This audio program introduces you to the key components of a *Values-Based Life Plan* and gets you started in developing your own.

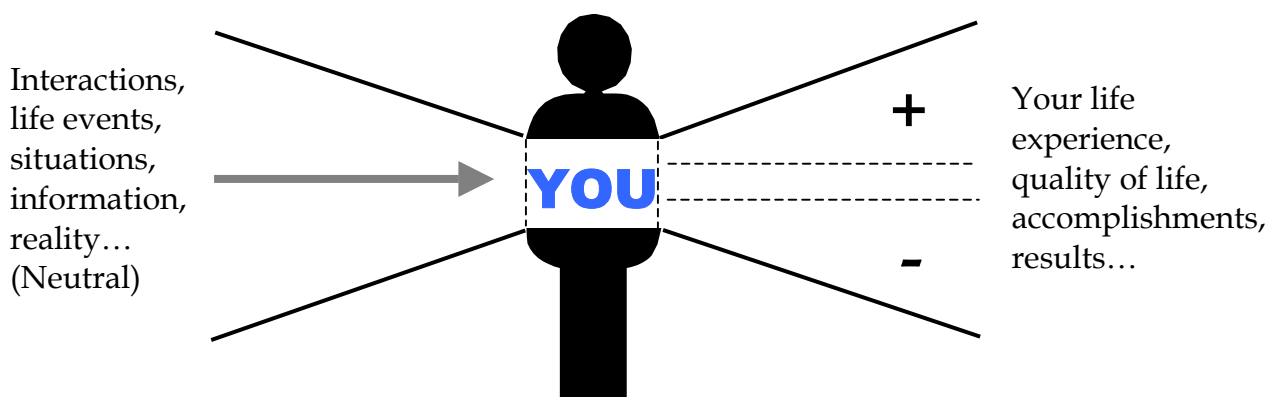
Notes and Reflections from Track 6:

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

Understanding Your Greatest Investment

Many people are looking today for their greatest investment, the investment that will have the *greatest payoff* with the *smallest risk* both now and during their retirement years. We have discovered such an investment. It's one you are already familiar with, but may not have fully realized it.

Your greatest investment is in _____.



You are the common factor to everything that happens in your life. Everything that happens to you, happens _____ you.

Ways to Invest In Your Greatest Investment Include:

1. Expanding your _____ about what is possible.
2. Expanding your _____ - _____.
3. Expanding your _____.
4. Expanding your _____.
5. Expanding your ability to _____ and _____.
6. Expanding your ability to _____ and be _____ by others.

This program is just about that - expansion and improving your life experience, both now and during your retirement!

Make investments in yourself that provide the best rate of return.

"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.