

Buckle Up! For A New Era Of Retirement Planning



RetirementCoachesAssociation.org

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Will You Crash In Retirement?

Did you wear a seat belt growing up? Many people didn't! In fact, their parents let them climb over the front and back seats, with some even letting kids ride in the bed of a pick-up truck.

For the most part, it was hard to really tell seat belts were an option because they were tucked under the seat cushion or pushed all the way to the side. Nobody wanted those things poking them in their back or behind, right?

Today, wearing a seatbelt is not only the law, but also an accepted ritual for anyone getting in the car. There are even slogans such as, "Click-it or ticket" to remind us to buckle up, not to mention the annoying "ding-ding-ding" that goes off in your car until you put one on.

Like seat belts, the concept of retirement coaching has been around for a while, but has remained somewhat tucked away or easily pushed to the side. Developing a plan for the non-financial aspects of retirement, such as replacing one's work identity, filling their time, staying relevant and connected, as well as keeping mentally and physically sharp, hasn't seemed that important, or at least not as crucial as the financial aspects.

But that's changing thanks to new research, a growing number of trained professionals, and a paradigm shift by Baby Boomers who now bear the scars and tragedies for not preparing in these other areas of life in retirement.

What's interesting is that even though seat belts were invented in 1885, with the modern three-point seat belt taking shape in 1959 at Volvo, they didn't become law and truly recognized as an essential safety feature until the mid-1980s.



Don't Waste The First And Best Years Trying To Figure It Out On Your Own

Early on, proponents of a seat belt law faced an uphill battle. This was despite having research that suggested a seat belt could reduce the risk of dying in a crash by nearly 45%, and every 1% increase in seat belt use means about 10 fewer car accident deaths and 130 fewer injuries.

The mindset was that they weren't necessary and should be optional, with many people assuming, "It will never happen to me." The same holds true for retirement coaching.

People assume they can just figure it out on their own, that their marriage, relationships, health, and social network are all fine and won't be impacted just because they are no longer working. Yet, nothing could be further from the truth.

Which is why retirement coaches around the globe are committed to raising awareness around the things that can happen to people if they don't plan beyond the dollars and cents. Factors such as the *dark side of retirement* which includes growing incidents of addiction, depression, and even the highest rates of suicide for some retired males.

People lose their purpose and suddenly turn to drugs or alcohol. Or they find that family and friends aren't as available as they hoped and find themselves feeling isolated and alone. They are not connected, needed, or included in things that previously gave their life meaning and value.

Many people get blindsided by retirement and are left to grieve the loss of their work life, deal with a medical issue that may have been preventable if they hadn't put off exercising, or just struggle with finding a new reason to get out of bed and make the most of this encore phase of life.



There's A New Paradigm Shift In Retirement Planning

What's exciting is that the need to plan for the non-financial aspects of retirement is catching on, but not quite to the point of seat belts just yet. In a state like Michigan, seat belt use was below 20% in 1984, however, it rose to 60% shortly after the law went into effect in 1985, and sits somewhere near 95% today.

Fortunately, more financial advisors, human resource managers, a variety of social workers and other professionals are seeing the importance of helping people plan for this more personal side of retirement.

Planning for the non-financial aspects of retirement has become an essential feature of today's new paradigm shift as Baby Boomers continue to live longer and want to enjoy a more fulfilling life after work experience.

That's where retirement coaches come in. They are trained and skilled in helping people build relationships, find and take action toward a new purpose, while avoiding the dark side of retirement and learning things the hard way.

Retirement today is more about you than your money which is why we created this guide to help you navigate through some of the challenges you may encounter through the journey of retirement in an effort to better equip you to truly get the most out of these golden years without wasting any precious time.

Now is the time to find a Certified Retirement Coach who can put you in the exclusive group of people who have developed a written plan for the non-financial aspects of retirement.



How We Can Help!

When it comes to retirement, there are often more questions than answers. Here is a checklist of situations and topics that often come up as people move closer to it and that we are trained to work with you on. Simply read through the list and check the boxes that you would like to discuss in more detail.

Who am I when I am not working?	<input type="checkbox"/>
When should I retire?	<input type="checkbox"/>
Should I plan to work part-time?	<input type="checkbox"/>
How do I get my spouse off the couch?	<input type="checkbox"/>
How can I be a light in other people's lives?	<input type="checkbox"/>
Should I turn one of my hobbies or passions into a business?	<input type="checkbox"/>
How do I create healthy boundaries with my aging parent who constantly calls?	<input type="checkbox"/>
Should we retire at the same time or different times?	<input type="checkbox"/>
How do I introduce myself? Because when I say, 'I'm retired,' the conversations ends.	<input type="checkbox"/>
Should I / we re-locate? What will it do to our friendships?	<input type="checkbox"/>
Should I / we downsize?	<input type="checkbox"/>

Retirement Coaching Makes A Difference

Why am I struggling to get up in the morning / out of bed every day?

Why am I afraid to tell my friends that I'm not enjoying retirement?

Why do I feel like I lost a part of myself?

Why am I grieving the loss of my career? I hated my job.

Should I retire to be a grandma or stay working?

Why am I feeling lonely, despite being around people?

Why does my volunteer work feel unrewarding?

How do I change my attitude / perception about retirement?

I don't want to live my spouse's retirement – what should I do?

How do I stop feeling invisible to the world?

How do I ignite the desire to continue learning and doing new things?

How can I say “No” to my kids and let them know I have a life too?

Is it bad to want to have friends outside of the married couples we know together?

All my friends are moving to warmer climates ... Should I go with them?

I've always thought I wanted to volunteer but how do I start that process?

My parent(s) are struggling with their own retirement. How can I help them?

I'm feeling tired and lethargic, how to do I get more energy?

All my stuff has become a burden, what can I do with it?

How do I change my attitude about aging?

Retirement Coaching Makes A Difference

I never imagined retirement without my spouse. All of our goals and dreams

How can I stop feeling resentful towards my spouse as he/she has retired and

How do I remedy a ground hog day scenario where each day just repeats itself

How can I convince my retired friends that I want to do more than just sitting

Should I get remarried in retirement or just live with my significant other?

Should I / we move to be closer to our kids / grand kids?

How do I get over my fear of spending down my retirement savings?

What impact would a divorce have on my life in retirement?

How do I find new friends now that I've lost those at work?

Why is it taking so long to adjust to retirement?

How do I unlearn and relearn in order to keep up with technology?

How do I know if I am too old to start a new career?

Is it possible to enjoy retirement with grown children still living at home?

How can I help people now that I have the time and resources to do so?

What should I do? I don't want to retire but my company is forcing me to retire.

What do I need to do to maintain my health and vibrancy in retirement?

How can I add more fun into retirement?

How do I sort through all my parents "stuff?" It feels overwhelming.

Retirement Coaching Makes A Difference

What steps can I take to make a lasting impact on family, friends, community,

Why am I going to bed so early every night? Am I depressed? I'm not sleeping?

My spouse and I are not on the same page when it comes to our travel budget

We realize each individual is unique in how they plan for and experience retirement. As a result, there may be topics and situations that go beyond the list we have provided. Please use the space below to share any additional questions or concerns that you may have.

	<input type="checkbox"/>



We Are Committed And Dedicated Professionals

The Retirement Coaches Association is a group of dedicated professionals who are committed to helping people thrive in this next phase of life! Our goal is to not only help you see and experience retirement in a truly different and more meaningful light but also to help you:

- ☑ Formulate your vision for your future.
- ☑ Unlock and expand your potential.
- ☑ Reinforce and maximize your strengths.
- ☑ Formulate a plan to keep you relevant, connected, and active
- ☑ Provide encouragement and objective feedback.
- ☑ Develop balance in your life now and in the future.
- ☑ Support your efforts and provide you with increased confidence.
- ☑ Brainstorm strategies to accomplish your goals.
- ☑ Uncover and assist in developing your unique abilities.
- ☑ Inspire you toward continuous improvement and unparalleled results.

To find a coach near you or to learn more about the organization and our mission to change the focus of retirement planning, please visit: <http://retirementcoachesassociation.org>





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