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**RETIRE THE
NEW WAY**



Have You Planned Your Retirement?

If you are reading this the answer is probably no...or you are just starting to think about it

We all hate to think about retirement because

1. It means we are getting older
2. We have to think about money...our financial situation now and what it might look like when we get to retirement age. And we might not like what we see...

If you Google "Retirement Planning" all you get is a whole load of financial advisors and insurance companies telling you how their investment products are the best and what you should do with your money.



What do you do if, like us, you didn't have a boatload of money to invest.

To us this traditional way of retirement planning has it all backwards....they concentrate on the money and then ask "what can I afford to do?" and "when can I afford to do it?"

Your retirement should be some of the best years of your life (not the worst) so retirement planning in our book should be done like this :-

1. What would I like to do?
2. Where would I like to do it?
3. How much will it cost and how can I make it happen?

Your Dream Retirement – What does it look like?

A healthy retirement is all about achieving those dreams and goals...

Do you remember when you were a kid you said "when I grow up I want to be a" and there were no bounds to what you could be...

And in early adulthood, the world was your oyster and you had that spirit of adventure. The possibilities were endless...

...one day I'm going to do that

...when I have time I'm going to do this

Some of them you may have achieved but we know there are lots still to be done and retirement gives you the time to do them.

Forgotten dreams, long ignored values, people you want to help, passions swept under the carpet because your career got in the way. Now they can come out to play.

Your retirement has to have a sense of purpose, it must bring you satisfaction and fulfilment...

You should be living the life of your dreams, be excited to be alive and looking forward to what tomorrow brings.



Your retirement plan should only be limited by your creativity...

Unless you particularly want it to be, your retirement is not a time of winding down but a time of excitement because it's likely to last for 30 years or more!

So how do you start...

Decide if you and your partner are going to do this together or individually and come together later

Switch off all thoughts of money and practicality...

Just dream and trust where it takes you

Make a list of all the things you would like to do once you have more time.

Consider...

What new things have you always wanted to learn about

What passions would you like to develop

Have you got a business idea that you've always wanted to get going

What places in the world would you like to see

What experiences would you like to have

Where would you like to live

Do you want to volunteer for something

How could you give back and help others

Is there an inner entrepreneur waiting to escape

Maybe, like us, you don't want to retire but want to do something you love and have a great lifestyle doing it

We're sure you can add to this list...just let the ideas flow and write them down as they come into your head.

There's no order, no structure and no rationality...just write it down

At first you might find this hard...because you've never retired before...maybe It's perfectly normal...you've always had to consider practicalities before

Now you're going to conjure up a totally new vision for your life of the future

Consider your retirement as a new chapter in your life, a whole new adventure and see where it takes you

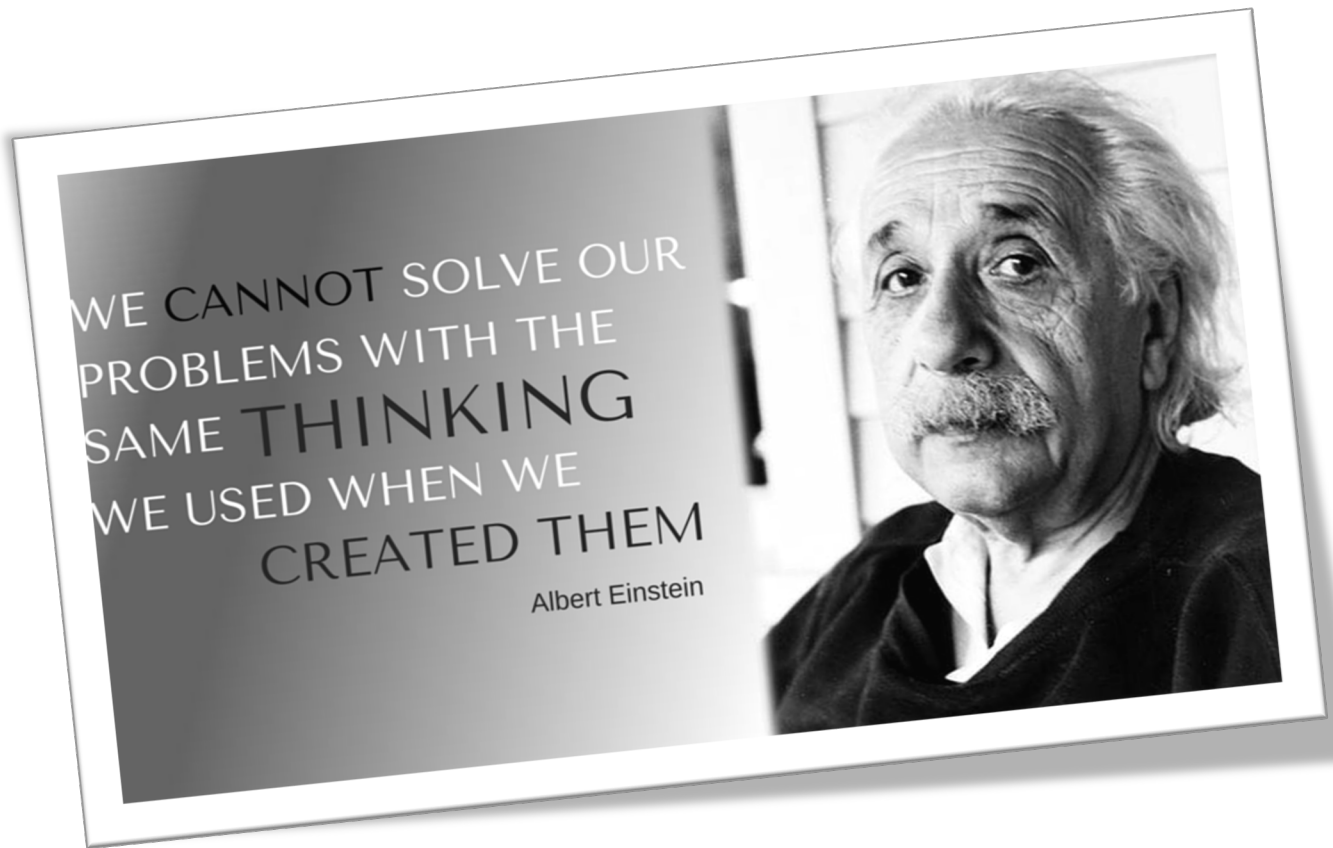
Doing this exercise is great fun...



And if you had told us just a few short years ago what we would be doing and what life would be like for us today we just wouldn't have believed you

But if you put your mind to something it's amazing what you can achieve

You just have to open your mind and think a little differently



To Your Retirement The New Way

Chris & Susan



P.S. *If you want to have a chat please get in touch*



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