

# SECTION 1 OUTLINE

## INTRODUCTION: PURPOSE DRIVEN RETIREMENT COACHING GUIDE™

The Purpose Driven Retirement Coaching Guide™

<p><b>LESSON 1</b> — An Overview</p>	<p><b>QUESTIONS CLIENTS ARE ASKING</b></p> <ul style="list-style-type: none"><li>• “What will retirement really be like?”</li><li>• “What am I going to do in retirement?”</li><li>• “How do I make the most of my time in retirement?”</li><li>• “How can I leave a legacy?”</li></ul> <p>The primary focus in this course is on the non-financial aspects of retirement planning.</p>
<p><b>LESSON 2</b> — What You’ll Learn in This Course</p>	<p><b>THE FOUR PILLARS</b></p> <ol style="list-style-type: none"><li>1. <i>Rediscovering Your Uniqueness</i></li><li>2. <i>Reorient and Repurpose</i></li><li>3. <i>Social Connections</i></li><li>4. <i>Leave a Legacy</i></li></ol> <p><b>MOVING FORWARD</b></p> <p>The Four Pillars explore various aspects of retirement, offering practical exercises and worksheets for personalized planning. The guide includes the Retirement Summary Plan, combining all pillars into a step-by-step strategy for your clients and their success.</p> <p>Advisors will receive a full 20+ page workbook with materials like the Refocus Transition Wheel, Retirement Summary Plan, as well as a comprehensive slide deck, and other necessary client-facing tools to enhance client discussions. Workbooks can be shipped to your firm as well.</p> <p>As you go through the course modules, ensure that you are downloading and filling out the corresponding worksheets for a better understanding and more immersive experience.</p>

# SECTION 2 OUTLINE

## WHY NON-FINANCIAL RETIREMENT PLANNING MATTERS TO YOUR CLIENTS

The Purpose Driven Retirement Coaching Guide™

<p><b>LESSON 1</b> – What’s the Problem?</p>	<p><b>DEFINING THE PROBLEM &amp; SOLUTION</b></p> <ul style="list-style-type: none"><li>• <b>The Problem:</b> Life disruptors like retirement can cause clients to feel LOSS of their past structure, identity, and purpose. They feel LOST moving forward, due to a lack of vision, direction, and the unknown of what’s next.</li><li>• <b>The Solution:</b> Learning to successfully navigate life transitions by taking a halftime, running with purpose, and finding meaning.</li></ul>
<p><b>LESSON 2</b> – Statistics &amp; Common Observations</p>	<p><b>RETIREMENT STATISTICS</b></p> <ul style="list-style-type: none"><li>• 10,000 people retire every single day</li><li>• Anxiety, depression, and divorce rates increase among retirees</li><li>• Before retirement, people think of money 90% of the time - When retiring, the ratio flips.</li></ul> <p><b>THE REALITY OF RETIRING WELL</b> (<i>Intro Worksheet</i>)</p> <ul style="list-style-type: none"><li>• Check the boxes for the attributes that clients have observed in “Those who DON’T retire well” &amp; in “Those who DO retire well”</li></ul>
<p><b>LESSON 3</b> – What’s a Halftime?</p>	<p><b>DEFINING A HALFTIME</b></p> <ul style="list-style-type: none"><li>• Halftime’s are used to pause and reflect on the first half of life, acknowledge what occurred, and then focus on new strategies for navigating the second half successfully.</li></ul> <p><b>THE NEW CHAPTER</b> (<i>Intro Worksheet</i>)</p> <ul style="list-style-type: none"><li>• Used for your clients to see retirement as a brand-new chapter in a client’s life story. By subtracting their current age from 100, they get an idea of how many years they might spend in retirement.</li></ul>
<p><b>LESSON 4</b> – Evidence of Success</p>	<p><b>TESTIMONIAL</b></p> <ul style="list-style-type: none"><li>• Jessica Hinks, CFP® shares her experience using RCA.</li></ul>

# SECTION 3 OUTLINE

## PILLAR 1: REDISCOVER YOUR UNIQUENESS

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<p><b>LESSON 1</b> – Introduction: Rediscover Your Uniqueness</p>	<p><b>ABOUT PILLAR 1: REDISCOVER YOUR UNIQUENESS</b></p> <ul style="list-style-type: none"><li>• Answers the question: “<u>Who Am I?</u>”</li><li>• Defines your clients’ unique design and personal values, which will be the foundation to a successful second half of life.</li></ul> <p><b>Consequences of Not Rediscovering Uniqueness:</b></p> <ol style="list-style-type: none"><li>1. Having too many choices</li><li>2. Having no path</li><li>3. Feeling overwhelmed and stressed</li></ol>
<p><b>LESSON 2</b> – Exercises: Value Cards &amp; Discovering My Abilities</p>	<p><b>TOOLS</b></p> <ul style="list-style-type: none"><li>• Refocus Value Card Deck &amp; worksheet for Discovering My Values</li><li>• Worksheet for Discovering My Abilities / My GPS</li></ul> <p><b>DISCOVERING MY VALUES</b> (<i>Exercise &amp; Worksheet</i>)</p> <ul style="list-style-type: none"><li>• Have the client use the card deck to sort and identify values that are most important to who they are today.</li><li>• Record values on corresponding worksheet to prioritize Top 10 and Top 5.</li></ul> <p>Note: Will take around 10-30 minutes, depending on the client.</p> <p><b>DISCOVERING MY ABILITIES // MY GPS</b> (<i>Worksheet</i>)</p> <ul style="list-style-type: none"><li>• Differentiates between Gifts, Passions, and Skills (GPS).</li><li>• Helps clients gather self-reflecting information.</li></ul>

# SECTION 4 OUTLINE

## PILLAR 2: REORIENT & REPURPOSE

The Purpose Driven Retirement Coaching Guide™

<p><b>LESSON 1</b></p> <p>–</p> <p>Introduction: Reorient &amp; Repurpose</p>	<p><b>ABOUT PILLAR 2: REORIENT &amp; REPURPOSE</b></p> <ul style="list-style-type: none"><li>• Answers the question: “<u>Where Am I Going?</u>”</li><li>• This pillar creates a vision for the next weeks, months, or years, with a goal to set clear and meaningful action steps for living out an ideal life. We express that the future is bigger than the past.</li></ul> <p><b>The Happiness Curve Study - Jonathon Rauch, 2018:</b></p> <ul style="list-style-type: none"><li>• This study brought to life the reality of happiness, which follows a U-shaped pattern, decreasing in our 20s-40s and picking up again around our 50s.</li><li>• The Takeaway: Some of the happiest, most fulfilling moments in our lives occur during our 60s and beyond. The best is ahead.</li></ul>
<p><b>LESSON 2</b></p> <p>–</p> <p>Exercises: Creating a Vision, The Curious List</p> <p><i>(Including: Example &amp; Helpful Ideas Worksheet)</i></p>	<p><b>TOOLS</b></p> <ul style="list-style-type: none"><li>• Worksheet for Creating a Vision [Pt. 1] and The Curious List [Pt. 2] - Additional Example Worksheet &amp; Helpful Ideas Included</li></ul> <p><b>CREATING A VISION (Worksheet)</b></p> <ul style="list-style-type: none"><li>• Worksheet will help clients get a clearer picture of what they want to experience in retirement.</li><li>• The client will choose 3 images from the “Self-Driven” category and 3 images from the “Others-Oriented” category below that fit their vision. They will now have 6 choices selected.</li></ul> <p><b>THE CURIOUS LIST (Worksheet)</b></p> <ul style="list-style-type: none"><li>• Taking from the six images chosen from Creating a Vision, the client will write down each in the color-coordinated choice bubble, share a 1-3 ideas on how to meet that vision, determine action steps, and then share what value (<i>from Discovering my Values</i>) aligns with this choice.</li></ul> <p>Useful Tools: Example Worksheet and Helpful Ideas Note: Will take around 10-30 minutes, depending on the client.</p>

# SECTION 5 OUTLINE

## PILLAR 3: SOCIAL CONNECTIONS

The Purpose Driven Retirement Coaching Guide™

<p><b>LESSON 1</b> – Introduction: Social Connections</p>	<p><b>ABOUT PILLAR 3: SOCIAL CONNECTIONS</b></p> <ul style="list-style-type: none"><li>• Answers the question: “<u>How Will I Get There?</u>”</li><li>• Defines the importance of social connections and why leaning into relationships is key to a long, healthy, and meaningful second-half.</li><li>• The pandemic taught us that relationships are necessary, isolation leads to mental health challenges, and depression rates are at all-time highs.</li></ul> <p><b>Harvard Study of Adult Development - Robert Waldinger:</b></p> <ul style="list-style-type: none"><li>• A 1938 study shows us that social connections are related to a “good life,” even more than wealth, fame, or achievement. Relationships are key, loneliness kills, the quality of close relationships matter more than quantity, and social connections keep our minds healthy.</li></ul>
<p><b>LESSON 2</b> – Exercises: Friend List, Family List, Orgs / Clubs List</p>	<p><b>TOOLS</b></p> <ul style="list-style-type: none"><li>• Worksheet for Friend List, Family List, &amp; Organizations / Clubs List</li></ul> <p><b>FRIEND LIST (Worksheet)</b></p> <ul style="list-style-type: none"><li>• Have your client jot down current friends, then prioritize them on the right-hand side based on who they’re closest with.</li><li>• There are questions listed to analyze the quality of your client’s relationships and potential sources of new friendships.</li></ul> <p><b>FAMILY LIST (Worksheet)</b></p> <ul style="list-style-type: none"><li>• Have your client list their family members (mom, dad, brothers, sisters, kids, uncles, aunts, etc. Prioritize them on the right-hand side based on who they are closest with. Like before, answer the corresponding questions.</li></ul> <p><b>ORGANIZATIONS / CLUBS LIST (Worksheet)</b></p> <ul style="list-style-type: none"><li>• Your client will list of the current organizations and clubs that they are part of. Like before, answer the corresponding questions.</li></ul> <p>Note: Will take around 5-15 minutes total, depending on the client.</p>

# SECTION 6 OUTLINE

## PILLAR 4: LEAVE A LEGACY

The Purpose Driven Retirement Coaching Guide™

### LESSON 1

–  
Introduction:  
Leave a  
Legacy

#### ABOUT PILLAR 4: LEAVE A LEGACY

- Answers the question: "Why is this important?"
- Expresses the importance of finishing well and leaving a lasting impact, encouraging clients to live each day to its fullest.
- Unlike previous pillars that focused on short-term vision, Leave a Legacy focuses on setting goals for the remaining time in life.

#### THERE ARE 2 MAIN GOALS OF LEAVING A LEGACY

##### Goal 1: Finishing Well - *Olympian, John Stephen Akhwari:*

- Akhwari participated in the 1968 Summer Olympics in Mexico City. He sustained severe injuries early in the marathon race, including a dislocated knee and injured shoulder.
- Akhwari continued the race, later stating: "*My country did not send me 5,000 miles to start the race; they sent me to finish the race.*"

##### Goal 2: Helping Those Left Behind

- Encouraging clients to leave a lasting legacy for future generations through intentional planning and goal-setting.

### LESSON 2

–  
Exercise:  
Leave a  
Legacy  
Worksheets

#### TOOLS

- Worksheets for Leave a Legacy + Helpful Ideas

#### LEAVE A LEGACY [Pt 1.] (Worksheet)

- Prompts clients to think about leaving a meaningful legacy by listing admired qualities and imagining what they want others to say at their funeral.

#### LEAVE A LEGACY: ACTION STEPS [Pt 2.] (Worksheet)

- Action Step A: Developing identified qualities and characteristics.
- Action Step B: Developing wise financial stewardship.
- Action Step C: Decluttering, downsizing, and organizing.
- Action Step D: Creating lasting memories.
- Action Step E: Facilitating end-of-life decisions.

Note: Will take around 5-15 minutes total, depending on the client.

# SECTION 7 OUTLINE

## THE RETIREMENT SUMMARY PLAN

The Purpose Driven Retirement Coaching Guide™

### LESSON 1

–  
Introduction:  
A Step-By-  
Step  
Walkthrough  
of the RSP

#### ABOUT THE RETIREMENT SUMMARY PLAN

- Serves as the culmination of the four pillars of Refocus Coaching, condensing the content into 3-5 actionable steps.

#### RETIREMENT SUMMARY PLAN *(Worksheet)*

1. Retirement Bumper Sticker: A fun way to encapsulate the essence of what your client's retirement will be like.
2. Your Top 5 Values: Found in Pillar 1 / Value Card exercise, emphasizing the importance of values in decision-making.
3. 5 Action Steps from Your Curious List: Found starred in Pillar 2 - select only five.
4. 5 Action Steps to Improve Social Connections: Found starred in Pillar 3
5. 5 Action Steps to Leave a Legacy: Found starred in Pillar 4
6. "In Summary" Section: Narrows down the previously listed action steps to only 3-5, forming the client's final to-do list for a purposeful retirement.
7. Accountability Partner: Clients are encouraged to identify someone close to them to ensure the completion of the action steps.

As their advisor, you have the opportunity to review these 3-5 action steps in future meetings, encouraging them to lead a more purposeful life.

Note: Will take around 5-15 minutes total, depending on the client.

# SECTION 8 OUTLINE

## DIFFERENT WAYS TO STRUCTURE CONTENT FOR YOUR CLIENTS

The Purpose Driven Retirement Coaching Guide™

<p><b>LESSON 1</b> – Structural Framework Overview - Tailored for You!</p>	<p><b>ABOUT THE STRUCTURAL FRAMEWORK</b></p> <p>Three Ways to Structure Content:</p> <ol style="list-style-type: none"><li>1. Developing Workshops</li><li>2. Hiring a Life Coach</li><li>3. Incorporating in Client Reviews</li></ol>
<p><b>LESSON 2</b> – Developing Workshops</p>	<p><b>DEVELOPING WORKSHOPS</b></p> <p>Structure:</p> <ul style="list-style-type: none"><li>• Content spans 4 to 5 hours, covering Introduction, The Four Pillars, and Retirement Summary Plan. Can be from 1-4 sessions total.</li><li>• Limit workshops to 6-8 participants and choose a comfortable event space or conference room.</li><li>• Foster active participation. Be a facilitator, not just an instructor.</li></ul> <p>Pre &amp; Post Workshop:</p> <ul style="list-style-type: none"><li>• <u>Pre-Workshop Engagement</u>: Use tools like the Refocus Transition Wheel to engage participants before the event.</li><li>• <u>Post-Workshop Follow-Up</u>: Follow up with existing clients during financial reviews and prospects via emails, calls, or meetings.</li></ul>
<p><b>LESSON 3</b> – Hiring a Life Coach</p>	<p><b>HIRING A LIFE COACH</b></p> <ul style="list-style-type: none"><li>• Offering one-on-one or couple-oriented sessions (Ideal for firms lacking time or resources).<ul style="list-style-type: none"><li>◦ Begins with an introductory call, followed by one-hour sessions scheduled 2-3 weeks apart. Session 1-2 gather info, while 3-6 complete exercises. Follow-up 3-6 months later.</li><li>◦ Characteristics: Empathetic Listening Skills, Caring, Motivating, Accountable, Futuristic</li></ul></li></ul>
<p><b>LESSON 4</b> – Incorporating in Client Reviews</p>	<p><b>INCORPORATING IN CLIENT REVIEWS</b></p> <ul style="list-style-type: none"><li>• Establish an atmosphere where clients feel at ease discussing non-financial aspects of retirement.</li><li>• Utilize tools like the Refocus Transition Wheel &amp; Leave a Legacy Worksheets to initiate conversations with individuals / couples.</li></ul>



# SECTION 9 OUTLINE

## BONUS PILLAR: HEALTHY LIVING - INTRODUCTION, ACTIVITIES & WORKSHEETS

The Purpose Driven Retirement Coaching Guide™

### LESSON 1

Bonus Pillar:  
Healthy Living

#### ABOUT HEALTHY LIVING

- This bonus pillar recognizes that health could be a primary concern for many retirees.

#### HEALTHY LIVING *(Worksheet)*

##### Self-Assessment Process:

- Clients rate themselves in each area, identifying areas for improvement, noting habits and concerns, as well as set intentions for healthier living in retirement.

##### 7 Areas of Healthy Living:

1. Nutrition
2. Sleep
3. Dental
4. Vision
5. Hearing
6. Exercise
7. Other

Note: Will take around 5-15 minutes total, depending on the client.