SECTION 1 OUTLINE

INTRODUCTION: PURPOSE DRIVEN RETIREMENT COACHING GUIDE™

The Purpose Driven Retirement Coaching Guide™

LESSON 1 - An Overview	**QUESTIONS CLIENTS ARE ASKING** • "What will retirement really be like? • "What am I going to do in retirement?" • "How do I make the most of my time in retirement? • "How can I leave a legacy?" The primary focus in this course is on the non-financial aspects of retirement planning.
LESSON 2 - What You'll Learn in This Course	**THE FOUR PILLARS** 1. *Rediscovering Your Uniqueness* 2. *Reorient and Repurpose* 3. *Social Connections* 4. *Leave a Legacy* **MOVING FORWARD** 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. 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. 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.

SECTION 2 OUTLINE

WHY NON-FINANCIAL RETIREMENT PLANNING MATTERS TO YOUR CLIENTS

The Purpose Driven Retirement Coaching Guide™

LESSON 1 - What's the Problem?	**DEFINING THE PROBLEM & SOLUTION** • The Problem: 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. • The Solution: Learning to successfully navigate life transitions by taking a halftime, running with purpose, and finding meaning.
LESSON 2 - Statistics & Common Observations	**RETIREMENT STATISTICS** • 10,000 people retire every single day • Anxiety, depression, and divorce rates increase among retirees • Before retirement, people think of money 90% of the time - When retiring, the ratio flips. **THE REALITY OF RETIRING WELL** (*Intro Worksheet*) • Check the boxes for the attributes that clients have observed in "Those who DON'T retire well" & in "Those who DO retire well"
LESSON 3 - What's a Halftime?	**DEFINING A HALFTIME** • 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. **THE NEW CHAPTER** (*Intro Worksheet*) • 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.
LESSON 4 - Evidence of Success	**TESTIMONIAL** • Jessica Hinks, CFP® shares her experience using RCA.

SECTION 3 OUTLINE

PILLAR 1: REDISCOVER YOUR UNIQUENESS

The Purpose Driven Retirement Coaching Guide™

LESSON 1 - Introduction: Rediscover Your Uniqueness	**ABOUT PILLAR 1: REDISCOVER YOUR UNIQUESS** • Answers the question: "Who Am I?" • Defines your clients' unique design and personal values, which will be the foundation to a successful second half of life. Consequences of Not Rediscovering Uniqueness: 1. Having too many choices 2. Having no path 3. Feeling overwhelmed and stressed
LESSON 2 - Exercises: Value Cards & Discovering My Abilities	**TOOLS** • Refocus Value Card Deck & worksheet for Discovering My Values • Worksheet for Discovering My Abilities / My GPS **DISCOVERING MY VALUES** *(Exercise & Worksheet)* • Have the client use the card deck to sort and identify values that are most important to who they are today. • Record values on corresponding worksheet to prioritize Top 10 and Top 5. Note: Will take around 10-30 minutes, depending on the client. **DISCOVERING MY ABILITIES** // **MY GPS** (*Worksheet*) • Differentiates between Gifts, Passions, and Skills (GPS). • Helps clients gather self-reflecting information.

SECTION 4 OUTLINE

PILLAR 2: REORIENT & REPURPOSE

The Purpose Driven Retirement Coaching Guide™

<table>
<tr>
<td>LESSON 1
-
Introduction: Reorient & Repurpose</td>
<td>
ABOUT PILLAR 2: REORIENT & REPURPOSE

Answers the question: “<u>Where Am I Going?</u>”
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.

The Happiness Curve Study - Jonathon Rauch, 2018:

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.
The Takeaway: Some of the happiest, most fulfilling moments in our lives occur during our 60s and beyond. The best is ahead.

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<tr>
<td>LESSON 2
-
Exercises: Creating a Vision & The Vision List

(Including: Example & Helpful Ideas Worksheet)</td>
<td>
TOOLS

Worksheet for Creating a Vision [Pt. 1] and The Vision List [Pt. 2] - Additional Example Worksheet & Helpful Ideas Included

CREATING A VISION (Worksheet)

Worksheet will help clients get a clearer picture of what they want to experience in retirement.
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 have 6 choices selected total.

THE VISION LIST (Worksheet)

Taking from the 6 choices selected from Creating a Vision, the client will write down each of them in the color-coordinated choice bubble, share a 1-3 ideas on how to meet that vision, determine action steps, and then share which of their top values (from Discovering My Values) aligns with this choice.

Useful Tools: Example Worksheet and Helpful Ideas
Note: Will take around 10-30 minutes, depending on the client.
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SECTION 5 OUTLINE

PILLAR 3: SOCIAL CONNECTIONS

The Purpose Driven Retirement Coaching Guide™

LESSON 1 - Introduction: Social Connections	**ABOUT PILLAR 3: SOCIAL CONNECTIONS** • Answers the question: "How Will I Get There?" • Defines the importance of social connections and why leaning into relationships is key to a long, healthy, and meaningful second-half. • The pandemic taught us that relationships are necessary, isolation leads to mental health challenges, and depression rates are at all-time highs. Harvard Study of Adult Development - *Robert Waldinger*: • 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.
LESSON 2 - Exercises: My Social Connections Worksheets	**TOOLS** • Worksheet for Social Connections **SOCIAL CONNECTIONS: PT 1** *(Worksheet)* • Have your client jot down current friends, family (mom, dad, brothers, sisters, kids, uncles, aunts, etc.), and any organizations / clubs / teams they are apart of in no particular order. **SOCIAL CONNECTIONS: PT 2** (*Worksheet*) • Your client will take from the previous list and organize them into four categories: Tribe, Village, Community, and Inner Circle. The smaller the circle, the more intimate the relationship. **SOCIAL CONNECTIONS: PT 3** *(Worksheet)* • There are 2-3 questions that your clients will answer per relationship category that helps them to think more intentionally about their roles in each relationship, how to strengthen them, etc. The stared questions mark potential action steps. Note: Will take around 15 minutes total, depending on the client.

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. Your Top 5 Values: Found in Pillar 1 / Value Card exercise, emphasizing the importance of values in decision-making.
2. 5 Action Steps from Your Vision List: Found starred in Pillar 2 - select only five.
3. 5 Action Steps to Improve Social Connections: Found starred in Pillar 3 questions.
4. 5 Action Steps to Leave a Legacy: Found starred in Pillar 4
5. "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.
6. 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™

LESSON 1 - Structural Framework Overview - Tailored for You!	**ABOUT THE STRUCTURAL FRAMEWORK** Three Ways to Structure Content: 1. Developing Workshops 2. Hiring a Life Coach 3. Incorporating in Client Reviews
LESSON 2 - Developing Workshops	**DEVELOPING WORKSHOPS** Structure: • Content spans 4 to 5 hours, covering Introduction, The Four Pillars, and Retirement Summary Plan. Can be from 1-4 sessions total. • Limit workshops to 6-8 participants and choose a comfortable event space or conference room. • Foster active participation. Be a facilitator, not just an instructor. Pre & Post Workshop: • <u>Pre-Workshop Engagement:</u> Use tools like the Refocus Transition Wheel to engage participants before the event. • <u>Post-Workshop Follow-Up:</u> Follow up with existing clients during financial reviews and prospects via emails, calls, or meetings.

LESSON 3 - Hiring a Life Coach	**HIRING A LIFE COACH**
	• Offering one-on-one or couple-oriented sessions (Ideal for firms lacking time or resources).
	  ◦ 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.
	  ◦ Characteristics: Empathetic Listening Skills, Caring, Motivating, Accountable, Futuristic

LESSON 4 - Incorporating in Client Reviews	**INCORPORATING IN CLIENT REVIEWS** • Establish an atmosphere where clients feel at ease discussing non-financial aspects of retirement. • Utilize tools like the Refocus Transition Wheel & Leave a Legacy Worksheets to initiate conversations with individuals / couples.

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.

THE REFOCUS COACHING ACADEMY