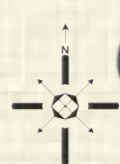




7 Keys



To Create a Fabulous, Thriving & Rewarding Retirement



Crossways Life Coaching

Guidance Into Authentic, Intentional Living

7 Keys

To Create a Fabulous, Thriving & Rewarding Retirement

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Hello! I'm Michael Pfau and I am so glad that this book found its way to you! Do you find yourself resisting retirement? Even dreading it?

You aren't the only one. As baby boomers approach the typical age of 'retirement,' many resist and chafe at the notion of sitting in a recliner watching episodes of old sitcoms. Most tell me that they have no plans to actually 'retire' in the traditional sense. Instead, baby boomers long for meaningful relationships, work and leisure. This may take the form of a second career, pursuing college courses or volunteering.

But which path is right for you? In my discussions with financial planners, one of the biggest concerns they report hearing from their baby boomer clients is that, although they may have the financial means to retire, they postpone retirement because they don't have a clear next step for themselves. This makes perfect sense

given that many baby boomers have worked 40+ years and their work is how they define themselves.

Having a regular job provides way more than a paycheck. If you enjoy what you do, it gives you a great sense of purpose and worth. But whether you love your vocation or not, your job also gives you a daily routine, a reason to get up everyday, a sense of identity, mental stimulation, a community of relationships and challenges to meet and overcome. That is a lot to leave!

So if retiring means giving up all that, who wants to retire? Not many hands go up. Unless, of course, you have a retirement life plan.

The truth is that you don't have to leave the benefits of work behind. Yes, your role or title may change, but all the non-monetary benefits a job provides can, and arguably should be part of your retirement life plan; a truly ***Inspired Retirement Plan!***

Let's get started.

Meet Martin Stockdale:



I'd like to introduce you to Martin Stockdale. He is 61 years old and has had a successful corporate career in a pharmaceutical company. He casually considered retirement when he turned 55 but started thinking seriously about it at 58. Now he is ready to go for it! The only problem is, unlike his wife Sabrina, he has no idea what he is going to do after retiring.

Martin remembers how Sabrina had a very clear idea of what she wanted to do after retiring from her career as a teacher. She spent time creating a post-retirement life plan and realized that she wanted to help parents and teens develop healthy communication and relationships. After she retired, she took a short time to unwind from her career, and also to dream and create an innovative process to

help parents and teens form stronger communication and trust. It seems like she knew something about the retirement transition. Her husband did not.

It's not like Martin had not prepared for retirement. In fact, he thought he had done everything necessary to have a rewarding retirement. He saved money. He started contributing to a retirement account in his late 20's and met with a financial advisor when he was 42 in order to have a solid financial plan.

Unfortunately, financial preparation is where his retirement plan ended. He had not considered taking time to create a post-retirement life plan. Sure, Martin had done some dreaming about what he would do with all his 'free time,' but nothing specific. The thought of retirement, and getting out of the rat race, sounded like a dream compared to the everyday responsibilities he understood so well. No more interrupting phone calls, email, long and sometimes late meetings. So now that he is ready, here are the 7 keys Martin must be aware of in

order to create a fabulous, thriving and rewarding retirement.

You will notice that each key is followed by Martin's story and an opportunity for you to begin to write your own story. I hope you take this opportunity to join Martin and develop your Inspired Retirement plan.



Key #1 - Discover and live your life purpose

Purpose is what gives us a reason to get up and to make our contribution to the world. Without purpose we drift. This is true in every area of life. For example, having a purpose for saving money, say to pay cash for a car or vacation, creates great motivation and intentional action toward achieving the goal.

Right now my family wants to get a puppy, a Shetland Sheep dog, in 5 months. In order to do this we are watching what we spend on non-essentials, because we are thinking about the puppy. My twelve-year-old has said,

"Dad, I don't need that, let's save it for the puppy!" Once we reach our goal and get the puppy, we will celebrate the effort put forth and the sacrifice will be worth it.

The same is true in post-retirement living. You will need a purpose and mission for what your life will count for. The Social Security Administration reports that people without a retirement life plan, on average, collect 13 paychecks before dying. So having a life plan is literally a matter of life and death!

Here are a couple of guidelines. First, your purpose doesn't have to be grand, like discovering a cure for cancer. But it does need to connect with what you are passionate about. You have much more to contribute than you may recognize. Think of the talents you were born with, the skills you have developed through education and years of experience. What an amazing person you have become and what a significant impact you can make!

Second, purpose and significance comes as we give to others. Life comes to us as we

live as a conduit of what we've taken in. That flow from us to others is what keeps us vital and fresh. When we don't have sufficient giving from our lives to other people, we become stale and lifeless. A great example of this is the Dead Sea. It is called the Dead Sea because it only takes in water but does not give it out. There are no outlet streams and subsequently life does not flourish there.

No matter where we are, retirement presents us with two choices. Either we can use it to indulge ourselves, or we can use it to make an impact on the lives of others. In other words, the choice we face is between empty self-indulgence and meaningful activity. Will we seek God's plan for our retirement years? Or will we drift aimlessly along, assuming our usefulness is over and spending the rest of our days trying to squeeze as much enjoyment as we can out of life? —Billy Graham

What about Martin? As Martin talked with his wife, Sabrina, he remembered that she had engaged a life coach who helped her discover her gifts, talents and values. Using this knowledge and her

business background, she created a purpose statement for her retirement years: to be a catalyst for creating great communication between parents and teens.

What about you? One way to discover a life purpose or mission is to examine your passion. What gets you excited? Do you get lost in reading or an activity and lose track of time? What makes you upset or pushes you to get involved and take action?

Make a list of all of your talents, skills, education and experience. What unique opportunities have you had that most others have not?

Is there a dream you had for your life that needs to be resurrected and have new life breathed into it?

Consider reaching out to a trained life coach who can help you with this process.



Key #2 - Have an identity outside of your job

Let's be honest. Some folks love their job while others endure theirs. But no matter if you thank God for Monday or Friday, recognizing life will be different after retiring is vital to staying hopeful, optimistic and living with purpose. This has to do with your identity. You do have one and, if you are like most people, it is probably tied to your title, responsibilities, and the contribution you make in your current vocation. I remember working in the information technology field for 28 years prior to making life coaching my full-time vocation. My identity was first a salesman, then a trainer, then a computer analyst and eventually a systems engineer. I didn't sit and think of myself this way, but it is what I did and by doing this, I took on the identity of each role.



Your identity is tied to your current role. How you see yourself just grows as you do what you do. When you retire your identity will change and finding a new identity for the second half of life is crucial.

How is identity formed?

Identity is formed by what others say about us and what we say to ourselves about ourselves. As a child, you may have been told you were smart, athletic, or social and you believed it. Conversely, you may have been told negative and limiting things about yourself and you believed that as well.

But as adults we have control of our identity. How we view ourselves is no longer based on what others say about us, rather it is based on what God says about

us and what we believe about ourselves. This is wonderful news. So as you move through the retirement transition, don't be surprised if you feel unsure of who you are and what value you have. This is very normal. By proactively re-creating your identity, you will see yourself in a new and fulfilling life.

What about Martin? Discovering he had control over his identity was a breakthrough for Martin. Being a successful corporate executive brought a certain level of respect, opportunity, power and fulfillment. Recognizing that his value was not defined by his role, Martin began to create new identity statements about himself and his life. These were based on what God said about him, what his best strengths were and who he was when living out his life purpose.

What about you?

Create a list of 10-15 things you believe about yourself. State these in the positive and negative. For example, I am resourceful or I am not creative, etc. It may be hard but try not to judge yourself

as you create this list. Just let this be a time when you become aware of how you view yourself.

Next, affirm what God says about you. A couple to start with are, "I am wonderfully made," and "I am made in God's image."

Finally, review your list of 10-15 identity statements. Take the identity statements that could potentially hold you back from living your life purpose and reframe them to a positive. For example, if you wrote, "I am not creative," change this to say, "Although I am not naturally creative, I can find fun and interesting ways to get things done." Review your identity statements everyday for 30 days and see what a difference this makes.



Key #3 - Have a Plan to Continue Education and Mental Stimulation

"Oh great," you might be thinking, "I'm looking forward to taking a break from having to think so much and dealing with

stress and mental challenges. Now you're asking me to plan mental challenges?" Not exactly! This thought makes perfect sense when dealing with challenges and demands that you have to deal with at work. But what if you could explore a topic or pursue a hobby that you absolutely love?

Research has shown that mental stimulation reduces the chances of Alzheimer's and other forms of dementia related to aging. One study, conducted by researchers at the Albert Einstein College of Medicine in New York, found that mentally active seniors reduced their risk of dementia by as much as 75 percent, compared to those who do not stimulate their minds. In commenting on this study, Dr. James Coyle, a professor of psychiatry and neuroscience at Harvard University Medical School, said there is growing evidence that mental exercise may do more than forestall dementia, it may actually repair the brain as well. "As we use the brain to do particular things, it rewires itself. Perhaps the most interesting thing is the evidence that has accrued over the last couple years that there are stem cells in the brain, and that,

in the adult brain, new neurons can be generated," Dr. Coyle said.

In his book, *The Charge* (2013), Brendon Burchard shares how he had a brain injury due to an accident. Even though he was experiencing significant side effects, the injury went undetected for months. Eventually he went for a brain scan which revealed the trauma to his brain. The doctor gave him mental exercises which required focused and consistent practice. By doing the exercises, he was able to rebuild the injured parts of his brain. It seems that by reading this e-book, you have jumpstarted your continuing education!

What about Martin? Martin's job was demanding mentally so he was really looking forward to stepping away from reading all the latest pharmaceutical literature and studies. Working with his life coach, however, helped him realize the importance of mental stimulation. As Martin planned his retirement, he decided to take a class on meteorology, something that always interested him. He made it a goal to learn all he could about

meteorology for the first six months after he retired.

What about you?

First, identify your topic. Start with something you have always wanted to know about. Or perhaps you wonder how certain things work? Do you have a hobby you've been dabbling in but would like to give it more time and attention? Some broad categories you could start with are: medicine, the justice system, computers, meteorology, education or business.

For hobbies consider: birding, baking, antique collecting, learning a musical instrument, woodworking, or stained glass. The lists of possibilities could fill a book, so if you still haven't found something, consider going to a local library and doing your own investigation of the varied interests and topics that have been written about over the years. One suggestion is to start with the magazine section where you will likely find lots of ideas.



Next, create a personal education plan for the first

few years after retirement. That wasn't a typo. It said the first few *years*. If you want to know why this is important, re-read Key #1 on the Power of Purpose. Identify six topics in which you will immerse yourself for six months each. If you haven't completed one yet, consider starting with creating your own Inspired Retirement life plan!

Finally, take action. Sign up for the class. Get the book. Begin the hobby. When coaching my clients, I end most calls with three simple questions: "What will you do?" "When will you do it?" And finally, "How do you want to be held accountable?" Nothing will happen without taking action.



Key #4 - Have a fun and engaging daily routine

Most people innately like routine. With the exception of some free spirits, having a regular schedule boosts personal self-value and prevents drifting through life. The vision some folks have of retirement

is to sleep in and wake up whenever the spirit moves them, meandering through the day with no agenda. This might sound like the perfect day if you are stressed out, over worked or on vacation, but this is not a vision for retirement. Having a set time to wake up and get going will create a sense of purpose and forward thinking. Because you are practicing the other keys mentioned in this book, the things you do will be fun, interesting and rewarding. Having this type of schedule actually creates hope, optimism and joy. Speaking of joy, there have been a number of studies done about the benefits of fun. It is shown to reduce stress and prevent burn-out. Having fun creates an overall light-heartedness, allowing us to respond with calm to the daily annoyances of life.

"With a lighthearted attitude, events that would normally be annoying become amusing; big hassles become humorously absurd; major stressors become really great stories waiting to be told." - Elizabeth Scott, M.S.

What about Martin? Martin actually stumbled upon this key when talking with his wife, Sabrina, about the joy she had each day in contrast to his own anxiety concerning retirement. She shared how she consciously decided to choose to focus on what was right about her day, the opportunities that were waiting to be found and keeping setbacks in perspective.

What about you? Certain people tend to be more optimistic and joyful than others, but for the vast majority of us it comes down to a choice. Like Sally, you may need to train your mind to become a person of joy. Be careful about the thoughts you allow yourself to focus on. Take negative thoughts captive and create a daily routine that reinforces a positive mindset. There is a verse from the Bible that says, "Fix your thoughts on what is true, and honorable, and right, and pure, and lovely, and admirable. Think about things that are excellent and worthy of praise." A couple of suggestions as you start each day: Get up, get going, write down 10 things you are grateful for and envision

yourself living your life purpose. More about mindset is found later in this e-book, so keep reading!



Key #5 - Have a program for physical health and fitness

If you want to live to have a fabulous, thriving and rewarding retirement, you will need good health. We don't always get to choose our health condition, but we do get to choose to practice a healthy lifestyle.

According to research published in JAMA Internal Medicine (SOURCE: <http://bit.ly/XjteH9>), the baby boomer generation is in worse health than their parents were at the same stage of life, with obesity and lack of exercise as

significant causes. According to the study, while baby boomers tend to have lower incidence of smoking-related illness and heart disease, they do have other significant health issues.

This has resulted in higher rates of diabetes, high cholesterol and blood pressure. About 13 percent of baby boomers considered themselves in "excellent" health compared to 32 percent of the previous generation.

So while life expectancy is longer, it may not be a long and healthy life. The good news? You can begin today and adopt healthy lifestyle habits which will make a big difference in both the quantity and quality of your retirement years.

"It really needs to have a high priority in your personal life. People should just do everything they can to be active and eat healthy."

Dana King, the study's lead author, from the West Virginia University School of Medicine.

Knowing these facts is not going to move you to adopt healthy habits in diet or exercise. A study called Change or Die,

cited people with heart disease who were totally able to change their health by changing their lifestyle, would not make lasting change just because they were given facts about their health situation. So what did work?

Researchers in the study discovered that lasting change, and improved health, only happened if three things were present. First, the person had to be part of a supportive community of other like-minded, health conscious people. Second, they had to reframe the way they viewed health and a healthy lifestyle. Instead of focusing on what they were giving up, they focused on what they were gaining. And finally, they had to repeat the actions that create health and wellness over and over until they became a habit.

What about Martin? Fortunately Martin had enjoyed good health most of his life. Although it was not an area he was overly concerned about, he knew that having good health would be crucial to staying active and engaged in his new life purpose. He took the steps to join a gym and meet new friends who helped support a healthy lifestyle of eating,

proper rest and exercise. His wife Sabrina also saw the benefit of wellness in living her life mission, so this allowed them to become a team dedicated to this value.

What about you? So what group can you join that will support living a healthy lifestyle? How will you view health so it is something you are passionate about? You might envision yourself playing with your grand kids, riding a horse, biking or swimming. Who will you get to hold you accountable until healthy choices and exercise become as natural as waking up and embracing a new day?



Key #6 - Spend time with God and a community of like-minded people

As unbelievable as it sounds, you can truly know God. Psalm 46:10 says, “Be still and know that I am God.” It goes against our nature to be still. We are wired to ‘do’ and get things done. But God made us human *beings*, not human *doings*. The good news is because we were made in the image of God, we can seek Him and find Him when we search for Him with all our heart.

A result of a genuine relationship with God is that it connects us to something beyond ourselves. When we realize that He created us for more than gathering stuff, trying to make ourselves happy and comfortable, we are ready to embrace something bigger. That’s why key #1 is to discover and live your life mission. Your life mission is something that fills your soul – not your closet, garage or bank account. As we know Him more, He will reveal more about His purpose for our lives.

Once you are living your mission, you will need to stay connected with God and a community of like-minded people. The prevalent message of our world encourages us to accumulate stuff so we can be happy and secure. The message of the Bible, by contrast, is that we are to be a conduit through which our resources of time, energy, talents and money can touch the lives of others. Connecting with God daily and surrounding ourselves with others who share these values, inoculates us from self-thinking and helps us stay on course with our life mission.

This is true no matter if you are an introvert or extravert. In fact, except for stay-at-home moms with toddlers, the need for a supportive community is greater for people retiring than at any other stage in life. And this supportive community goes beyond supporting your life mission.

The study I cited earlier called, *Change or Die*, was done in the ‘90s by Alan Deutschman. Although this sounds like a

title meant for shock value, it fit the investigation he did into how people could change and create a healthy lifestyle after open heart surgery. One key finding was that having a supportive group of people surrounding the person through the change process was crucial to their success. That is why groups such as Weight Watchers or Alcoholics Anonymous are so successful. These groups offer a community of support and encouragement that surrounds the member. Most meetings end with the leader saying, “Don’t forget to come back” or “Keep showing up.”

It is vital to think of intentional ways to connect with people and develop rewarding friendships.

Two things to note here: First, most men tend to have two primary sources for friendships: their co-workers and their spouse. If the husband retires before his wife, he will feel disconnected or lonely because his ‘better half’ is still fully engaged with a job and career. Second, both casual relationships and those with greater depth and meaning are important.



What about Martin?

Martin recognized that living a life of purpose and significance had to include connecting with God and others. His coach challenged him to create a vision of what this would look like. Martin decided to leverage the relationships he formed at the gym (key #5) while pursuing his education goals (key #3). He also decided to join a men’s group at his church which helped develop his relationship with God and others. Finally, he took on the challenge to read through the entire Bible the first year after he retired. He never had the time to really dig into the Bible, but now he would be able to spend a half hour each day to reading and reflecting on Scripture.

What about you? For casual relationships, start with existing friends. Some may be retired and love to have an occasional breakfast or lunch together. Better yet, some of these could become lifelong friends

Second, purposely seek to leverage the relationships that you form while pursuing the other keys mentioned in this book, like education and wellness activities.

How can you deepen your relationship with God? What would it look like to have a deeper relationship with Him? Be specific.

How can you make ‘living a life of purpose and significance’ part of your daily relationship with God?



Key #7 - Guard your mindset

Although I’ve saved this key for last, it really is one of the most important keys to creating a fabulous, thriving and

rewarding life plan. The Book of Proverbs states, “As a man thinks in his heart so is he.” In other words, our mindset affects our attitudes, which affect our actions. It really is true of all we do in life, including the life planning process. The great news is that our mindset can be shaped and transformed by a 3-step approach. Here’s how:

The first step is awareness. Consider each change retirement will bring and what you think about these changes. Since you will no longer have the same daily routine, what will that be like for you? How about the loss of work relationships and interactions with people? Most people tie their identity to their work. This was once typical of men, but more and more women find this is true for them as well.



Once a negative mindset has been uncovered, the second step is to explore alternatives to this. Begin to list what thoughts are needed for creating an exciting new

routine, great relationships and an authentic personal identity. Ask yourself, “What is the mindset I choose to have in this life transition? What are the possibilities?” Explore your alternatives with freedom and lightness.

Finally, take action. What actions will you take to embrace thoughts of optimism, hope, and possibilities? What makes sense at this time? Notice that action doesn’t occur until you explore the possibilities and then decide which actions you want to embrace. This will help you be intentional in your outcomes and flexible if you need to make adjustments along the way. Remember, you get to choose your mindset through the retirement process. So what do you choose?

What about Martin?

As he contemplated retirement, Martin was definitely not in the type of mindset needed to create a fabulous, thriving and rewarding retirement plan. Once he spoke with his wife, he decided to do something and took charge of his thinking and his situation. Martin

ordered the [***Inspired Retirement Planner***](#) and began working with a life coach. This allowed him to explore the changes that come with retirement in a safe and supportive environment. The coach was easy to talk with and full of great ideas and encouragement. Because the coaching was done over the phone it was very convenient for Martin’s schedule.

What about you?

So now that you know the 7 Keys for a Fabulous, Thriving and Rewarding Retirement plan, what will you do? What is the mindset you choose to take as you approach retirement?

Next Steps:

The purpose of this e-book is to help baby boomers create a life of purpose, passion and significance. Maybe these are words you haven't felt in a long time about your life's direction but they do describe how you would like to live the second half of life. You now know the 7 keys to create this type of life. Now it is up to you.

If you have found this e-book helpful and would like a place to organize and further develop your thoughts, than you are ready to create an inspired retirement life plan. To help you with this process, visit:

InspiredRetirementPlan.com

and order a copy of the Inspired Retirement Planner.



Perhaps like Martin, you would like to explore how the Inspired Retirement Coaching System could help in your retirement transition. You can contact me through email at:

mike@crosswayslifecoaching.com or by phone at: 484-461-6403.

The reason why Martin worked with a coach was to help him get farther faster. He didn't want to get stuck in his thinking or get distracted because of busyness. The retirement coaching system includes not only the Inspired Retirement Planner, but several other assessments, worksheets and a process to help you make this transition rewarding.

If you mention having read this e-book, you can receive a complimentary 25-minute coaching session.



Never stop growing and improving, and never stop engaging in structured ways to improve. Whether it's taking a class, taking on a mentor, or being in a growth program, the organization and structure makes a huge difference. When we try this website and that book, with no help or structure, we tend to flip from one flavor of the month to another. Find the right program that fits your interest and engage in it. This is not rocket science. It will accelerate your success and happiness. Dr. John Townsend

About Michael Pfau, M.Ed, PCC, BCC

Michael is Founder and President of Crossways Life Coaching, LLC, a coaching, training and development firm that helps Christians live the second half of life with purpose, passion and significance.

Michael's mission is guide Christians into intentional, authentic living so they can live joy-filled lives that change the world.

Michael is an adjunct professor for the Assemblies of God Theological Seminary and serves on the faculty of the Professional Christian Coaching Institute where he helped create the curriculum to instill foundational coaching skills to new coaches and mastery level skills to more seasoned coaches. He also teaches Coaching for Spiritual Formation classes to those who are called to partner with fellow Christians in the journey towards the heart of God.

Michael has been described by his clients as: “Coach of the year”, “helped me through one of the biggest transition times of my life”; “full of wisdom and insight”; “helped me gain new

perspectives on what was facing me”; “committed to my success”; “you have made a great impact in my life and you will be rewarded in heaven for your effort.”

He has earned his Professional Certified Coach designation from the International Coach Federation. He also holds credentials

as a Board Certified Coach from the Center for Credentialing & Education and is an Online Professional Networking Strategist.

More can be found at:
CrosswaysLifeCoaching.com

Michael is happily married to his wife Deanna, and they have two beautiful daughters, Danae and Grace, and a Shetland Sheepdog named Claire. The Pfau's enjoy walking, the beach, day trips and reading.



This e-book was a labor of love which I hope you have enjoyed reading. I also trust you have benefited from what you have learned. I envision a world where baby boomers are energized with a vision to make a difference and are clear about what that vision is and how they will live it out. If that describes you and you would like to stay connected, I would love to hear from you. You can do so by visiting my facebook page where you can continue the conversation, ask questions, celebrate wins and stay connected.

<https://www.facebook.com/ChristianLifeCoach>