

The essential
10 minute read
for anyone who
is thinking about
their retirement.



Retirement 2.0

Purpose: *this e-book is designed to help people who are thinking about retirement increase their awareness and level of preparation for the significant life transition which is approaching.*

Before you begin reading, spend a moment reflecting on two questions . . .

What's the first word that comes into your head when you think about retirement?

What questions do you have about the transition from work into retirement?

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It's a big life transition!

Retiring from work is one of the biggest transitions you can make in life. And like all significant change it's not without pitfalls and challenges. The good news is you are not alone. According to the World Health Organisation, every year around the world, 58 million people turn 60. That's two people every second. And the percentage of people over 60 will double between 2012 and 2050.

This short, inspirational book offers ideas to begin preparing you for your next phase of life. It's a quick read. It's not the full story, but it will help you get started on something which many people find daunting. If you want to reach out and talk, click on the link for my appointment booking webpage on the final page of the book.

Nick Freedman, Founder, Retire on Purpose.

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What is Retirement 2.0?

The most important question to explore towards the end of your career is how do I create my ultimate retirement experience?

The current paradigm about what you need for a good retirement needs a serious upgrade. Let's call this *Retirement 1.0*. This model is based purely on economics and it builds a direct relationship between money and the level of satisfaction you experience in life. The basic idea is that if you have enough money saved by the time you retire, you're set for life. Everything else will work out just fine. The simplicity of this model is it is downfall, because where as money is essential, it's not the only element which influences happiness. So let's explore a more conscious way and call it *Retirement 2.0*. The primary difference is that your plan incorporates all

the holistic elements (money being only one of them) which contribute towards a great retirement experience. Life is an interconnected web and so to plan for a great future, demands the first shift happens with your thinking.

After this, you can begin planning for Retirement 2.0, by making sure your future vision is a holistic one. Include finances in your goal setting process, but upgrade from the *Enough money for retirement = happiness* mindset. It's going to take more than cash to feel fulfilled in your next stage of life. And to do this, you'll need a framework to map out your holistic retirement goals. On our flagship program My Game Plan, there are several bodies of work you'll get connected with. One of them is called Maslows hierarchy of needs.

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Abraham Maslow was a psychologist who explained that needs underpin all our human motivations and behaviour. A need is an essential must have and there are 5 different types that will affect your retirement experience. When a need is unmet, our behaviour will often focus on ways to meet the need. So, when you are sick, you seek methods to heal. The lack felt from the unmet need drives an innate part of us to resolve it. By considering all five needs, then creating holistic goals, you'll begin setting up your future life to enjoy Retirement 2.0.

Level 1 - Physical Health

The first level of need is around your physical health. Your body is a vessel you use to get around and it pays off to look after it. Following a healthy diet and taking exercise becomes more important as the years roll on.

Level 2 - Financial Security

Money is essential for survival. Put simply, without enough income to live on, you lack security about your future. And as well as limiting your standard of living, your mental health will slide too, with increased worry and anxiety.

Level 3 - Relationships and Community

Something to consider is that if you work full time, 2000 hours a year will be spent in relationship

with work colleagues. And when this ends it leaves a void. Without other meaningful relationships and new communities, the risk of loneliness becomes real.

Level 4 - Learning and Growth

For most people work takes care of the fourth level of need, by creating challenges and problems to solve. Through the process of solving them, you learn and grow, and this cultivates self esteem and confidence. And it's no different in retirement. The key thing to consider is the void which is created when your work goals and challenges wind up. What will you do to fill that space?

Level 5 - Higher Purpose

Purpose, put simply, is your reason for being. It's your big why and when you uncover it, life takes on a whole new meaning. During a career it's common that other needs take up more airtime. The need to provide for family, pay off a home and financially save for the future can mean that many people never really explore what their purpose is.

And so when life conditions change during the transition into retirement, it opens up the possibility to explore what your purpose is. In My Game Plan you will be taken through a process to explore and define the purpose for your retirement.



When you overlay Maslow's Hierarchy of needs onto your retirement experience, it creates a framework to begin mapping out your Retirement 2.0 vision.



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How will you spend your 2000 hours?

2000 hours

Time is a fascinating concept. From a very young age when school begins, our day is orientated around the movement of time. What time does the school bell ring? Where do I need to be when I hear the sound? What lesson starts after morning recess?

Then as we grow through teen years, new questions emerge around time. How long 'til I can drive? How many years left until I finish study and start working?

Life goes on and more water flows under the temporal bridge, then we find job recruiters asking us to imagine a time in the future. Where do you see yourself five years from now?

As work begins and we join new teams, we sense time ticking away in the background. For the

salesperson, each month creates a deadline to hit a target before the cycle starts again. The factory worker is tasked with manufacturing a certain number of widgets before their lunch break. And for leaders in strategic planning retreats, they ask what kind of goals are we aiming for and when must we achieve them by?

At work, time surrounds us and we see big numbers stacking up. 40+ hours a week turn into 2000 hours a year. And 20,000 hours each decade rack up to 80,000 working hours across a typical career.

It seems there is a frame permanently mounted to the wall and the most important questions relating to time get scribed into it. And this **'time frame'** acts as a reminder about the clock ticking away in the background.

So given time is always around us, have you ever stopped to ask what it is? If you tune into your physical senses of sight, sound, taste, touch and smell, time cannot be perceived or grasped by them.

Beyond the printed questions inside the frame, you cannot find time as a tangible thing. Rather, time is a concept which charts the movement of physical objects through space. This helps us understand our past, present and future. We need time in our lives, and yet it can be the source of great frustration; 'I don't have enough time to do what I want'; 'I'm going to miss the deadline'; 'I'm watching my life pass before my eyes', are common time complaints.

As the years roll into the sixth decade, many people find themselves slowing their pace. Ideas about the end of work appear. It seems our time frame hanging on the wall requires a new question to bring meaning to the transition into retirement. It's a significant time in life. One day you're at work, and the next day you're not. In a recent US

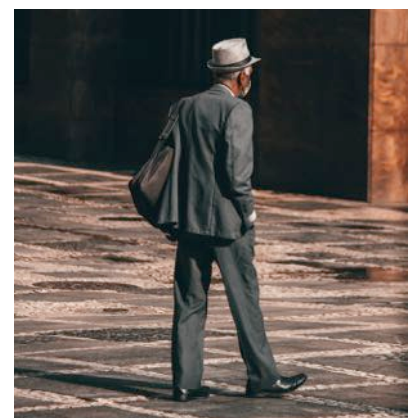
survey, 41% of people said that retiring was the hardest transition they had to navigate in life.

During retirement, time is no longer focussed on effectiveness and filling up the day with productive activities. Timesheets and KPIs, which once provided measures of success drop away too. And for many people who've led full professional lives, this void of activity can be a daunting prospect.

There are many great questions you'll reflect on during our programs and this is the primary one ...

How will you spend your 2000 hours?

The day you retire 2000 fresh, new, empty hours open up each year. These hours will ask how you want to fill them. Initially it can be refreshing to have all this spare time to yourself. But after the novelty of the first few months pass, and your old work routines become a memory, you'll realise your relationship with time feels different in retirement.



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Be curious about new pathways

Much of the time your attention is focussed on the external world 'out there'. When you then ask yourself a question, your attention re-orientates to become internally focussed. You become aware of the contents of your mind and you apply energy to the direction of the question, or inquiry.

The starting point of any inquiry is curiosity. Curiosity is a quality of mind, that seeks to go beyond what you know already. Being curious awakens your mind into an active state and takes your thinking into new territories. So with your curiosity awake, imagine your life is a journey and the direction you end up taking is guided by the questions you ask. By asking easy questions you are

able to follow pathways you know already and this makes for a comfortable existence. However with comfort, learning and growth are limited. All great life experience begins first as a process of inquiry. So if you want to experience a great retirement you need to equip yourself with some essential questions.

During My Game Plan you get the opportunity to reflect on many great questions with others at the same phase of life. In the meantime, to get you started, there are five overleaf (one for each level on Maslows hierarchy of needs). If you do nothing else beyond this, the suggestion is to take some time away from the hustle of life, grab a journal, then reflect on them. See where they end up taking you.

Retirement 2.0 Questions



Higher Purpose
What's the purpose for my retirement?



Learning and Growth
What can I do to challenge myself?



Relationships & Community
Who can I hang out with?



Financial Security
How much do I need to live on?



Physical Health
How can I best stay healthy?

Linda's Story

The power of My Game Plan is best told through people's stories who've completed the program. Here's Linda's story....

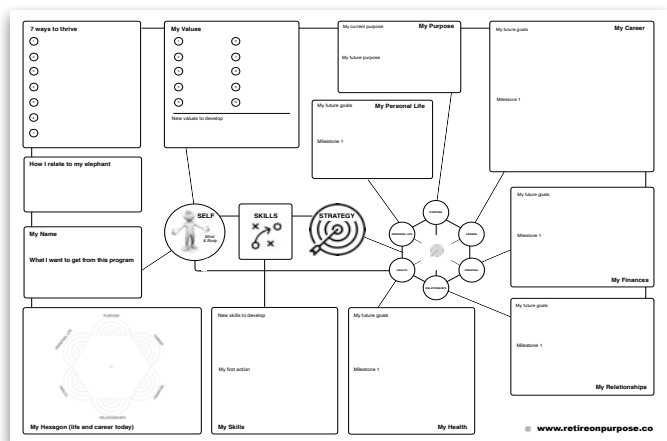
I first met Nick (Retire on Purpose founder) in 2006, when I was Organisational Development Director of Coca-Cola Australia. I engaged him to run a wellbeing program for the business. It was a great success, so I then kept hiring Nick as I moved organisations. After moving to Switzerland and working for a global organisation, in 2019, I was seeking someone to create a holistic retirement program for our business. Once again I called Nick and flew him over to work with the team. Six months later, after we'd co-created the program, it was piloted and I joined the first group to try it out.

My husband and I had moved to Europe thinking it would be for 5 years and then we'd go to Asia and then home. We loved living in Europe so much we were extending our time and wondering what we should do long term. So on a personal level, I was ready to explore my next stage of life and see if what I was thinking really was a go for it idea!

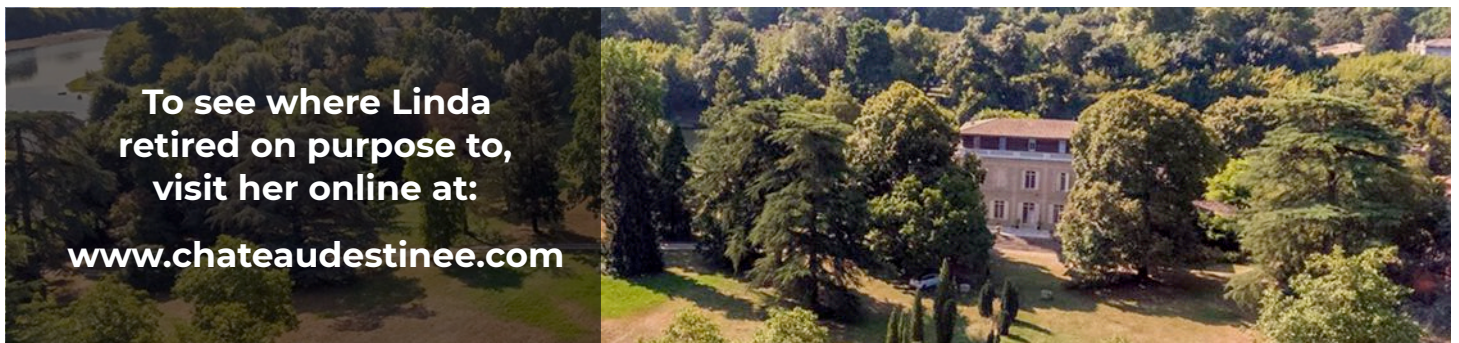
My Game Plan, as a program, gave us the creative thinking space to really test the ideas we had and challenge ourselves on the plan. The program was the best one I had ever been on. I gained so much

insight into myself and where I was really at in life. I was working in corporate to play it safe and I guess balancing that with mini breaks and treats to make up for the fact I was unsatisfied at work.

My goals for how I wanted to live and treat others were at times in conflict with the day to day decisions I made. I wanted to break free but was concerned about leaving the paycheque and security behind to take a risk. The output of My Game Plan was a template I could work with. And because of its simplicity, I could easily involve my husband in the journey.



Together we discussed our ideas and mapped out our future plans. After the program ended, we were so excited to have a clear roadmap and the freedom to move forward with our dreams and live without the stress my role was putting on me.



To see where Linda retired on purpose to, visit her online at:

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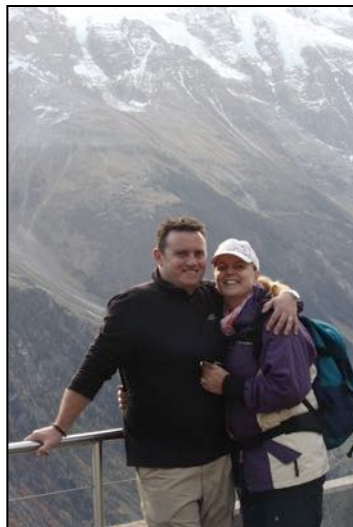
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We fell in love with Bordeaux after a search across Europe on where we wanted to settle. We purchased our Chateau in February 2020 and had hoped to renovate it and open 5 bedrooms as a Bed and Breakfast by July that year. Of course Covid hit us like everyone. We had our testing moments, but reflecting and knowing this was our new purpose, we remained calm with the setback and ploughed ahead with the construction work regardless.

During the Purpose lesson in My Game Plan, I was reminded that helping others is a core value of mine and that this was a big reason to venture out on my own. I learned about the benefits of living in alignment with my values, so when I came across a website called Workaway I felt excited. The site allows people to volunteer their time in exchange for a bed and food. We embraced this and engaged 30 volunteers, aged from 18 to 72, to help us renovate the chateau. It's been an amazing adventure.

The stories from our 55+ volunteers were inspiring. I talked a lot to them about Retire on Purpose and they all had the same response.

'You definitely need to have a game plan for retirement and then execute it'.



One couple had been volunteering for 4 years and had lived all over Europe doing projects. They retired before their pension date and decided to wonder the earth. We connected and felt so much common ground, that they will return to us again for winter to look after our Chateau while we travel.

By applying the lessons learned in the program, we have created a new way of working and living,

which is fuelled by purpose and brings us real joy. I am writing this story in May 2022, after having just hosted our first wedding at the Chateau. We had 52 guests and it's been an amazing event.



My advice to anyone is you are not wishing your life away to plan for your retirement. I call it my 'career after my career' and it is truly a magical time in life. From my time working in HR, I know that many people avoid it and are almost frightened of it. By embracing it, you will find you cannot wait for it to happen. For me, having a plan meant I no longer felt trapped. You cannot imagine what you can unlock within yourself unless you give yourself the space and time to allow it to surface.

So if you're thinking about your retirement and have any doubts about it, my simple advice is to sign up. Get started and then share your ideas and plans with your partner and others you know. My Game Plan has been a truly precious gift for me and my husband and we're loving our new way of life.

Linda Mayer.
Chateau Owner and Retreat Facilitator.
Ex-Organisational Development Director.

www.chateaudestinee.com



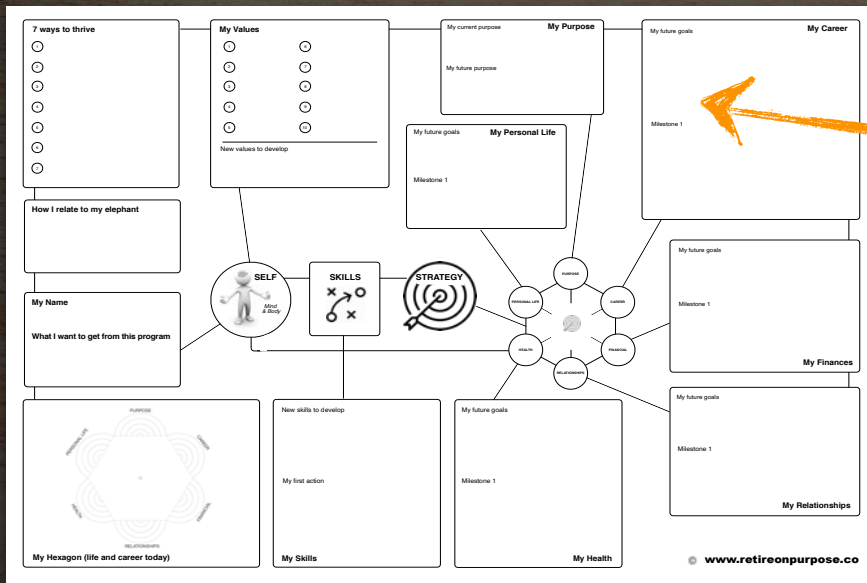
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My Game Plan helps you transition from your career into retirement with renewed purpose, a holistic roadmap and peace of mind about your future.



Insights from each lesson help you create your Game Plan

My Game Plan Online Program

is a self lead program that includes 10 learning movies and 10 downloadable ebooks.



\$197

Choose how you prefer to learn

My Game Plan Zoom Program

includes 5 x zoom group workshops facilitated by Nick, 10 learning movies and 10 downloadable ebooks.



\$1097

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Lesson 1



Learn what to expect from the program, and how to navigate through the website, to get the most value from your journey.

Lesson 6



Use the previous insights about what you want to start defining goals to help you craft a picture of what your retirement looks like.

Lesson 2



Review your past experiences, learn from them and in the process, develop deep clarity about what you want to experience next in your life.

Lesson 7



Personal alignment happens when there's unity between what you want to do, and what you are actually doing in life.

Lesson 3



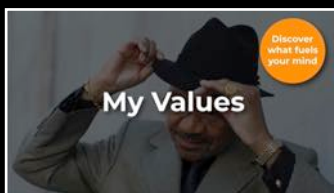
Life on a page is a one page game plan, that helps you navigate from where you are today, towards a retirement that is filled with a rich sense of purpose.

Lesson 8



When your life has a purpose, you will have a reason to get out of bed each day and this tool gets you connected with it.

Lesson 4



All the decisions you'll make about your retirement are influenced by values, so it is vital to get clarity. This tool increases your self awareness about what matters to you.

Lesson 9



Developing awareness about the journey you're on, moving from a career into retirement, can make the process more smooth.

Lesson 5



This tool builds awareness about what is working well and where you have room for change and improvement in your work and life.

Lesson 10



Time to get in the driving seat and navigate towards your retirement by breaking down goals into milestones and a tangible action plan.



My Legacy helps you find, recruit and mentor your successor, so you can hand down your professional legacy.

Before you retire it is vital to find a successor and share your wisdom, so you can leave behind a better company.



My Legacy Online Program
 is a self lead program that includes 5 learning movies and 5 downloadable ebooks.



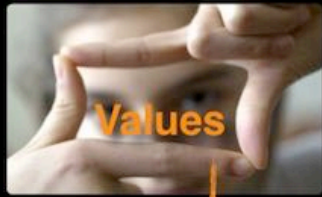
\$97

My Legacy Zoom Program
 5 learning movies and 5 downloadable ebooks and 1 hour coaching with Nick



\$597

Choose how you prefer to learn



Successor

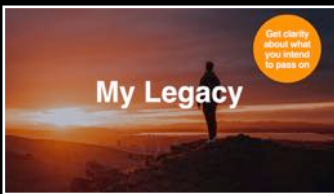


Organisation

Do their values align with the culture?

Do they have the skills to achieve the strategy?

Lesson 1



Leaving behind a legacy is a positive way to make a difference. Being able to hand down your wisdom is a deeply rewarding process for you and your successor.

Lesson 4



A successor who is a good cultural fit is critical to ensure they align with the organisational values and existing team principles.

Lesson 2



It's important to define what you are looking for first of all. With a clear understanding of your ideal successor, you can then recruit someone who is a great fit.

Lesson 5



So now you know all the steps in recruiting your successor, it's time to sharpen your mentoring skills & build a roadmap.

Lesson 3



Seeking a successor who is a good strategic fit with the organisation is vital. This involves mapping all the essential skills needed.

Collaborate with HR to build a succession planning pipeline

Emerging Leaders



Retiring Employees

Who's
behind
Retire on
Purpose?



Trusted Advisor for 20 years



My name is Nick Freedman and I'm the founder of Retire on Purpose. I've run my own firm as a facilitator and coach since 2002. In that time, the 100+ learning programs I have designed and taught have enabled me to become a trusted advisor to leading brands around the world.

In addition, my culture consultancy has helped organisations build great cultures. Retire on Purpose was built to create an educational platform and thinking space to a growing cohort of people who have acquired wisdom and maturity, yet are not always getting a voice at the tail end of their career experience.

I truly believe in the power of purpose, as well as creating world class learning experiences that change lives. Retire on Purpose partners with progressive HR leaders who want their organisations to become leaders in the final stages of the employee experience, as people retire.

Reach out and connect with me here:

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I am writing a book about Retirement 2.0. Well to be more specific, I need your help to write the book. The success of this program has little to do with me. Sure I built and teach it, but that's only about 20%. It's what you do with it that brings it to life.

Since 2002, I've helped all kinds of people define their purpose, then watch them go on to do amazing things with their lives. Just like Linda. So, if you feel a calling to do something big with your next decade, I want to talk to you. Do the program, then tell me what you're up to. When we have 20 stories, we go to press.

Retirement 2.0 is waiting. What will you do with yours?



**Adventurers
Wanted!**

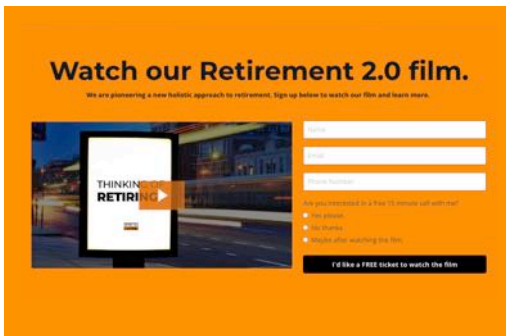


**What's
your next
step?**



**How will I benefit
from My Game Plan?**

[Click here.](#)

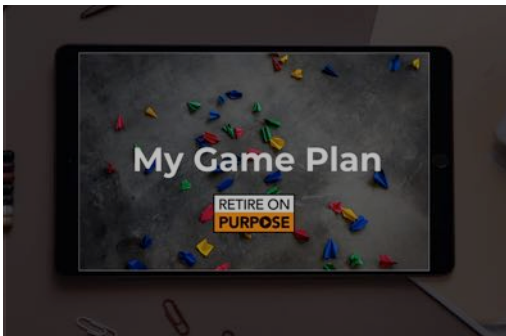


Watch our Retirement 2.0 film.

We are pioneering a new holistic approach to retirement. Sign up below to watch our film and learn more.

**Watch our film - 7 Principles
of Retirement 2.0**

[Click here.](#)



Sign up for My Game Plan

[Click here.](#)



What if I don't like fishing and golf?

[Click here.](#)