Reimagining Retirement
How to Make the Most of the Rest of Your Life

Connie Baher
US Business Communications
San Marcos, California
The plan

- Share what I’ve learned
The plan

- Share what I’ve learned
- Show you some tools and approaches
- Today is about taking some time out for you
  - to look at where you are
  - what you really want from the years ahead
  - So you can make the most of the rest of your life
Quick Bio

Connie Baher

- **The Boston part:** Wellesley, BA; Harvard MBA VP Marketing, Biz Dev of 2 tech companies

- **The California part:** US Business Communications, strategy consulting & executive education, for tech companies, Veterans Health Administration, Small Business Administration, American Management Association

- **The Cambodia part:** Management workshops for museums and cultural organizations

- **The Now part:** Faculty at Honor Foundation, for ex-Navy Seals transitioning to civilian jobs; run a mini-MBA program for Harvard Business School Club in San Diego

- Fascinated with people’s retirement lives...
Pioneers
Who ever thought I would live this long?
Who ever thought WE would live this long?

- 10,000 people will turn 65 every day…until 2029

- People over 65:
  - 2000...35M
  - 2018...52M
  - 2050...83M
Who ever thought WE would live this long?

- Every year until 2029, 10,000 people will turn 65

- People over 65:
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AND ...

- we’re living longer than at any other period in history
  - Women reaching 65: average life expectancy 86
  - 2000 – 2014: Americans over 100 increased 43%
The Unexpected Decades

- Gold watch...
- How to navigate the years ahead:
  - Where’s the compass
  - Where’s the guidebook
- Research...interviews...workshops
- The Case of the Kickass Retirement
What we’re after…

- Not financial or health or living issues…

- Planting seeds…

- Focus…what do you want to do with the rest of your life?
What we’re after...

- Not financial or health or living issues...
- Planting seeds...
- Focus...what do you want to do with the rest of your life?
- 10% happier
- Ideas, insights...reaffirm your direction
Where are you on the retirement timeline?

- **A pro - retired 5+ years**
- **On the cusp - want to/have to retire in 1-3 years**
- **Early times - retired for 2-5 years**
- **Thinking about it - might retire in 3+ years**
- **Just flew off the cliff - retired this year**
A confession
re·tire

from the French

- back
- tirer
draw

retire to withdraw, retreat
What are YOU looking for in retirement? What would make these years satisfying?
engagement, relevance

positive attitude, resilience

give back

explore...be curious...learn, try new stuff
engagement,
relevance

positive
attitude,
resilience
don’t save the
world...kick
back

give back

explore...be
curious...learn,
try new stuff

purposeful
passion
engagement, relevance

something else
give back

positive attitude, resilience

explore...be curious...learn, try new stuff

don't save the world...kick back

purposeful passion
What do people do in their later years?

- 27% paid work, full- or part-time
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- 3% all in, on a new life
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thirds
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Inventory: What are you doing now?

Three buckets
Inventory: What are you doing now?

Three buckets

Personal
Inventory: What are you doing now?

Three buckets

Personal

Family & Friends
Inventory: What are you doing now?

Three buckets

Personal
Family & Friends
Community
Today’s Buckets—Your Life Picture
What are you doing now?

Think about all the activities you’re currently involved in and jot them down under the appropriate bucket. There’s a rough progression here, from core “YOU” activities outward to family and friends, to the broader community and outside world.

YOU: looking after yourself—fitness, health (physical, mental, emotional, spiritual); taking care of your home; pursuing hobbies

FAMILY & FRIENDS: tending to and visiting with family; spending time with friends

COMMUNITY: classes; volunteering, paid work; membership in groups (book clubs, religious groups, etc.), travel, other activities
Do you like what you see?

- Where have things gotten out of whack?
- Where would you like to make some adjustments?
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What’s Flow?

The Hungarian-American psychologist, Mihaly Csikszentmihalyi — by many accounts, the father of Flow — explained it this way:

"The ego falls away. Time flies. Every action, movement, and thought follows inevitably from the previous one, like playing jazz. Your whole being is involved, and you're using your skills to the utmost."
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Amping it Up
The Magic of Flow

- Flow is a mental state where you are
  - fully immersed in the present moment
  - totally focused
  - unaware of the passage of time
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- Flow is a mental state where you are
  - fully immersed in the present moment
  - totally focused
  - unaware of the passage of time

- The payoff is

more flow = more happiness
Flow... I lose track of time when I...

- read
- watch movies
- garden
- play with grandkids
- write
- do my art
- cook
- make music
- ski...play tennis
- take a long walk
- talk to my best friends
- do yoga...tai chi...Pilates
- meditate
- learn something new
- play chess...bridge
- surf the Internet
- other________________
Today’s Buckets—More Flow!

Look back at the worksheet...where can you spend more time on the Flow activities? Circle those activities. What non-Flow activities can you minimize, or let go of? What changes do you want to make?

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The Champagne Bucket

What are the sparkling, extra-special things you’ve always wanted to do?
What could make your life especially meaningful?

Think big or small...from writing the novel you’ve been thinking about, to getting involved in a political movement, to passing along your favorite recipes.

Think about the legacies you want to leave—tangible and intangible. Jot down the things that you’d like to do.

_____________________________________________________________________
_____________________________________________________________________
_____________________________________________________________________
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There’s a phrase attributed to several people, including Eleanor Roosevelt:

What would you do, if you knew you could not fail?
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What would you do, if you knew you could not fail?

- What might you do with all of your passions and interests and abilities?
- What ideas or projects have you been incubating?
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**What would you do, if you knew you could not fail?**

- What might you do with all of your passions and interests and abilities?
- What ideas or projects have you been incubating?

And what if you could not fail?
A little homework...

Go back to your Champagne bucket

- What can you add to your list?
- Are there old dreams that you can let go of? (what if you never become fluent in French--ever?)
- What can you modify, reinterpret, reframe?
- Share your idea, your project. People will help you...
- What first step can you take? What if you try to write Chapter 1 of your novel?
A little homework...

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Ask yourself, if not now, when?
Wrap Up

**Setting intentions:** what do you want from retirement?

**The big picture:** what do people do in their later years?

**Your personal map:**

- Step 1: Take inventory
- Step 2: Adjustments? Find the Flow...amp it up
- Step 3: Add in the champagne...the sparkle...
Moving from
...to your own compass
Craft the rest of your life with engagement, purpose, and joy
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Thank You

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www.linkedin.com/in/conniebaher/
The Case of the Kickass Retirement on Amazon
Resources

- **Authentic Happiness.** Martin E. P. Seligman, Ph.D. (Free Press, 2002)
- “Clearing.” Martha Postlewaite. ([wildandpreciouslife0.wordpress.com](http://wildandpreciouslife0.wordpress.com))
- **From Age-ing to Sage-ing.** A Revolutionary Approach to Growing Older. Zalman Schachter-Shalomi and Ronald S. Miller (Grand Central Publishing, 2014)
- **Meditation for Fidgety Skeptics:** A 10% Happier How-to Book. Dan Harris, Jeffrey Warren, Caryle Adler (Spiegel & Grau/Random House, 2017)
- **The Science of Well-Being,** Yale University, free via [Coursera](https://www.coursera.org)

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