



# Dream

What will you do when you finally have time to do it?



TRAVEL TO EUROPE

START A *business*



Learn TO COOK

SURF THE INTERNET

BUY A *camper*  
& TRAVEL CROSS COUNTRY



Read THE CLASSICS

*Reconnect*  
WITH FRIENDS

PERFECT MY *putting game*

# BIG.



**Volunteer**  
AT THE HOSPITAL

**LOOK UP**  
MY OLD ARMY BUDDIES

TAKE A POTTERY **CLASS**

FRENCH CUISINE

STAY HOME  
AND

*relax*



GET A *dog*



PICK UP MY  
**grandchildren** FROM SCHOOL

**Grow**  
TOMATOES

**It's the rest of your life.  
How are you going to spend it?**

# Every retirement could benefit from a little planning.

So here's your chance to really think about all the goals and dreams important to you and start to put together a plan to make them happen. Your financial professional can help you set goals and priorities, but the dreams are all yours!



- Which statements below best describe you and your dreams for retirement? Check the activities that appeal to you, and then turn to the corresponding section for how-tos.

## When I stop working, I look forward to...

- 1 Traveling!** I can't wait to pack my bags and visit some of the places I've read about — Paris, Rome, China, maybe even a safari! *[page 4]*
- 2 Focusing on family!** Kids grow up so fast, and I want to spend time with them while they still find me fascinating and fun. *[page 5]*
- 3 Learning something new!** For years I have wanted to \_\_\_\_\_ (learn more about computers, speak Italian, read the classics, take a college course). This is my opportunity to do just that. *[page 6]*
- 4 Volunteering!** I've always wanted to donate time and energy, as well as money. Now that time constraints are gone, I can do those things that help others and fulfill my need to give back. *[page 7]*
- 5 Opening my own business!** I worked for someone else my whole life. Now it's my chance to run my own business and make the decisions, and see whether or not I can make it prosper. *[page 8]*

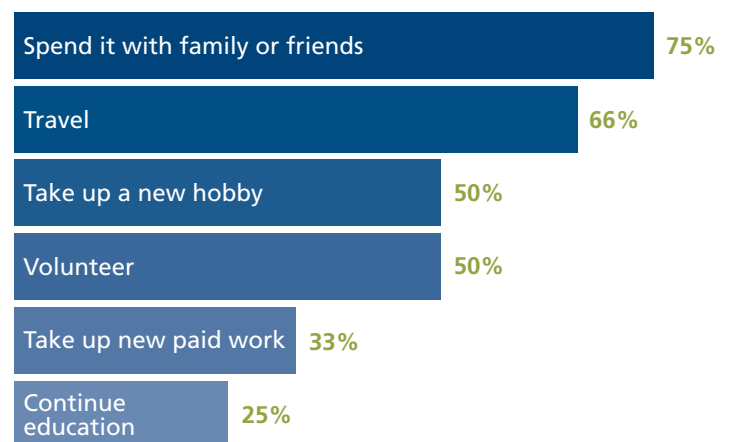


- 6 Connecting with friends!** It's hard to stay in touch over the years, when everyone is so busy and lives so far apart. I look forward to visiting with old friends, writing long letters and lunching regularly in town. *[page 9]*
- 7 Perfecting a skill!** I want to focus my time and energy on \_\_\_\_\_ (golfing, woodworking, bridge, sewing, gourmet cooking, etc.) for a while, to see how much better I could become. *[page 10]*
- 8 Keep working!** I love what I do, so why stop? Maybe a *little* more free time would be nice. *[page 11]*
- 9 Getting in shape!** My health is important to me. I'll be able to take long walks, join an exercise class, or start swimming again. Because I won't be commuting, I'll be able to visit Farmer's Markets for fresh produce and have time to cook healthier meals. *[page 12]*
- 10 I don't know!** I've never really given it much thought, although I've been meaning to...but I just haven't had the time. *[page 13]*

**Turn to the specific dreams you've checked, or explore them all for great ideas!**



## How do most people want to spend their retirement?<sup>1</sup>



<sup>1</sup> *The Future of Retirement: What People Want*, HSBC, 2006.

# 1

# Travel

If you could go anywhere in the world, where would it be?



Are you ready to get going? Chances are you've been mentally packing your bags for years. Now is the time to put pen to paper and think about what you most want to do.

### MOST POPULAR DESTINATIONS IN THE WORLD<sup>1</sup>

- France
- Spain
- Italy
- China
- Thailand

### MOST POPULAR U.S. DESTINATIONS<sup>2</sup>

- Las Vegas, Nevada
- Orlando, Florida
- Maui, Hawaii
- Honolulu, Hawaii
- New York City, New York

#### Places I would like to visit

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

#### When?

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#### Approximate cost

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## Tip

Looking for ideas? Check out these Web sites geared toward active seniors:

50+ Expeditions:  
[www.50plusexpeditions.com](http://www.50plusexpeditions.com)

Senior Women's Travel:  
[www.poshnosh.com](http://www.poshnosh.com)



1 [www.ezinearticles.com](http://www.ezinearticles.com), 2/6/06.  
2 [www.prnewswire.com](http://www.prnewswire.com), 2005.

# Focus on family

# 2

Who are the people most important to you?

Many people look forward to spending quality time with their children and grandchildren once they stop working full time. This can take many different shapes, from caring for grandchildren while parents work, to picking them up after school, to making vacation plans that include them. The gift of time is a wonderful thing!

So what have you dreamed of doing with your children or grandchildren?

- Show them the country or town you were born in?
- Take the whole family to Disneyland for a special vacation?
- Teach the kids to swim?

Here's your chance to make it real. Research has shown that by setting goals down on paper, you greatly increase the chance of success.



## Tip

Spend some time with your children and grandchildren going through old pictures and albums. Talk about the people in the pictures — who they are, why they are important to you — and pass on the family history.



## Traveling together?

Generations Touring Company specializes in intergenerational travel.

[generationstouringcompany.com](http://generationstouringcompany.com)

### Family values that are most important to me

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

### Things I'd like the kids to learn from me

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

# 3

# Learn something new

What intrigues you?



Years ago, it was thought that you couldn't teach people new things after they reached a certain age. Not only is that not true, it's vital for healthy brain development for people to keep learning.

New research at the University of Illinois shows training re-ignites key areas of the brain, offsetting some age-related declines and boosting performance.<sup>1</sup> So the learning process can be fun and valuable to you, and you reinvigorate your brain at the same time!

So what does that mean to you? Basically, learning new things offers all kinds of benefits. You might discover a talent for sculpting you didn't know you had, or a love for gardening, or the ability to learn a foreign language. You might be surprised to discover aspects of yourself that you didn't know were there. Not only can you learn a lot by challenging yourself, but the learning process offers both physical and mental benefits as well.

## Looking for ideas?

Adult education programs can be found in most communities. Look in your local newspaper or contact your library for a list. Or call your town's high school — often adult programs use the high school to conduct classes.

### Tip

Many colleges, universities and organizations offer free courses to senior citizens. Make sure to ask the Registrar if such programs are available or if any discounts apply.



#### What have you always wanted to do or try but never could?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

#### What small step can you take today to get started?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



<sup>1</sup> www.SeniorJournal.com, 2/16/06.

# Volunteer

# 4

## How can you give back?

Many people look forward to volunteering when they retire. Some feel a personal connection to a cause; others are looking for a hands-on activity. Whether you wish to:

- fight a disease
- read to the blind
- build a house
- raise money for a cause
- work in a food pantry

...or use your knowledge and skills in some other way, there are lots of benefits to volunteering. Not only does helping others make you feel good and purposeful, it can be good for you. A recent study of volunteers between the ages of 60 and 86 found that the volunteers were in better health, burned more calories, watched less TV and had more people in their social networks.<sup>1</sup>



Almost 72% of those 65 and older say they volunteer at least monthly.<sup>1</sup>

### Some ideas to get you started

What were your prior occupations?

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What were 3 key strengths that helped you in these professions?

1. 

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2. 

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3. 

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Do you have a skill or professional capability that can be used?

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What knowledge or talent could you contribute?

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Do you have a personal connection to a cause that you'd like to explore?

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What have you longed to do if you *only had the time*?

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## Tip

You might already be active in a charity or know the cause you wish to volunteer in. But if not, these two sites could help point you in the right direction.

Next Chapter Initiative:  
[www.civicventures.org/nextchapter](http://www.civicventures.org/nextchapter)

Volunteer Match:  
[www.volunteermatch.org](http://www.volunteermatch.org)



<sup>1</sup> As reported in *The Wall Street Journal Encore Report*, 4/24/06.

# 5

# Open a business

Ready to try it your way?



Maybe you bought bread in a bakery and realized that your own was better. Maybe you started helping friends plant their gardens and then had their friends ask you for help. Or maybe it was when neighbors asked you to plan their parties that you got the idea — gee, maybe I should do this as a business!

For years you worked for someone else, but you always had the urge to do it yourself. So why not give it a try now? Let's face it, you're too young to retire!

The key to successfully starting your own business is careful planning. About one third of new businesses fail in the first 4 years,<sup>1</sup> and the reason is almost always a lack of strategy and plan. The financial aspects are also important. How will you finance the venture? Will you need a loan? *Ask yourself the following questions to help you get started.*

**Do you have a great idea for a business? What is it?**

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**Does the business or service meet a need that is currently unmet?**

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**Why would people come to you for this service or business?**

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## Tip

The Small Business Administration has lots of great information and a small-business startup guide at [www.sba.gov/starting](http://www.sba.gov/starting).



Fortunately, there are lots of people and resources that can help you.

- Your local Chamber of Commerce is close by.
- SCORE (Service Corp. of Retired Executives) is comprised of volunteers who offer advice and guidance to real-life situations.
- The IRS has information and resources as well as a checklist for going into business at [www.irs.gov/business/small](http://www.irs.gov/business/small).

<sup>1</sup> United States Small Business Administration, 10/03.

# Connect with friends

6

How do you stay close over the years?

It's hard to stay in touch with friends over the years. Everyone is so busy that you fail to notice you haven't seen so-and-so in a while...and the years go by.

- People change jobs or retire.
- Children grow up and go away.
- Health issues keep you (or your friends) from social clubs or activities.
- Families move.

But these connections are important to us — they matter. The people we've known for years know us differently than recent friends, from having shared aspects of our lives. They remember us not just as we are now, but as we were then as well. One of life's simpler pleasures is sharing a laugh with an old friend. So why not plan now to revisit those people and friendships that matter most? *It's time to get back in touch!*



The Internet offers wonderful new ways to reconnect with old friends and stay in touch with new ones. Try these Web sites to see if you can locate your friends, neighbors or business associates. If you don't have access to a computer, your local library can assist you.

## Friends I'd like to reconnect with

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## Tip

If you like to catch up on the telephone, find out if your phone company offers any packages that could benefit you. Many offer unlimited local and long-distance calling for a fixed price, which could save you money.



## Fallen out of touch with old friends or schoolmates, or wonder where your neighbors are now?

- [www.classmates.com](http://www.classmates.com)
- [www.reunion.com](http://www.reunion.com)
- [www.google.com](http://www.google.com)

## Looking for a military service person, past or present?

- [www.militaryconnections.com](http://www.militaryconnections.com)
- [www.militarybuddyfinder.com](http://www.militarybuddyfinder.com)
- [www.militaryreunions.com](http://www.militaryreunions.com)

# 7

# Perfect a skill

What is your passion?



Many people have a passion for something in their life — something they love to do and wish they could do more. Some love to golf, play bridge, woodwork, sew, garden and gourmet cook, for example. But in many cases, the things that people love to do have had to come second to the realities of earning a living, raising children and being responsible for so many things.

But retirement is the perfect opportunity to focus your time and energy on the passion in your life. Don't be surprised to find that you have renewed energy when it comes to doing something you truly love, that's just for yourself.

## Tip

If you've mastered a special skill, it might thrill you more to pass on your knowledge to someone else. Coaching, tutoring and teaching are always in demand, and they can be highly profitable as well.



What hobby would you like to take to the next level, or what talent or skill could you more fully explore?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

What steps are needed to accomplish this?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_



# Keep working

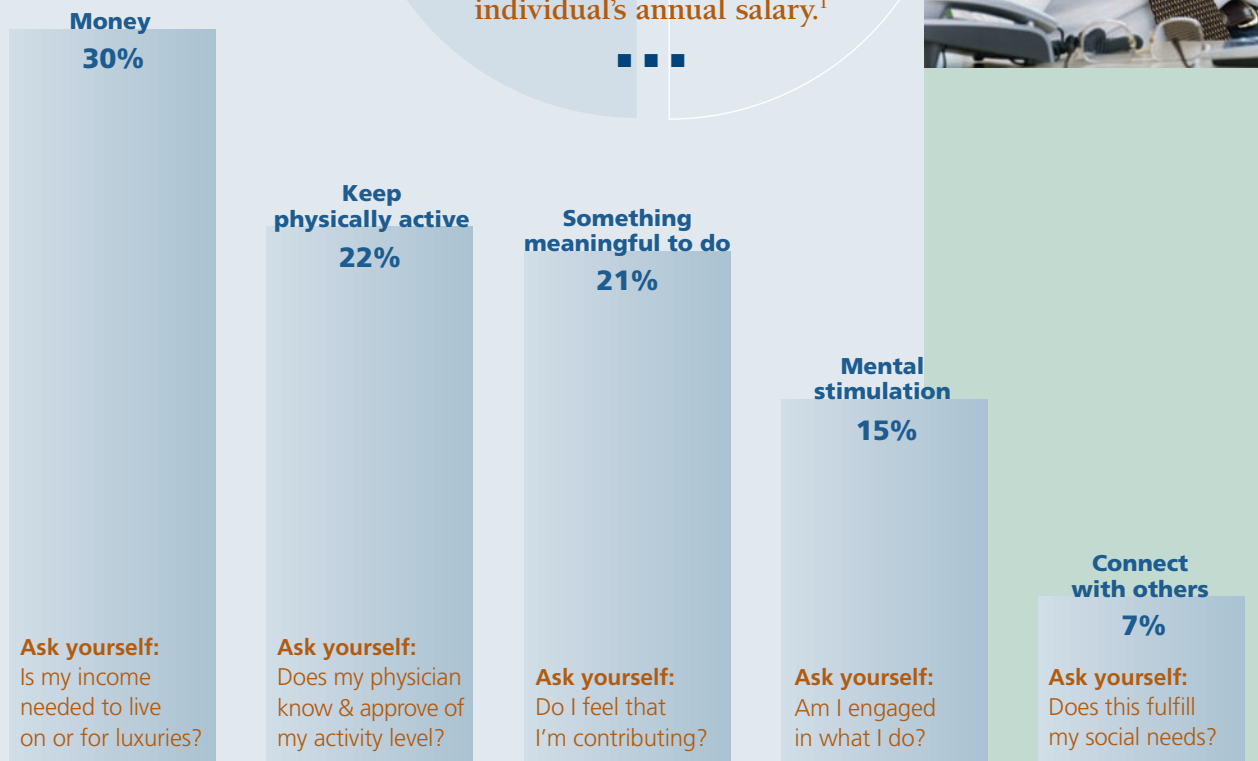
# 8

If you love what you do, is it really work?

Are you one of those fortunate few that really enjoy what you do now for work? If so, you might not look forward to stopping work at all and choose not to retire. Or do you plan to continue working for a variety of reasons? If so, you're not alone; nearly 70% of age 50–70 not-yet-retired workers plan to work in some capacity into their retirement years — or not retire at all.<sup>1</sup>

Many people who choose to work in retirement plan to phase gradually out of the work force over time; they want more flexibility to do the things they'd like to do and the time to enjoy them, but work is still important. Although working longer has positive financial implications, there are other reasons people choose to work as well.

## WHY PEOPLE WORK IN THEIR LATER YEARS<sup>2</sup>



## Tip

Arrange for flexible scheduling, part-time work or telecommuting while you are STILL employed full-time. The soon-to-come labor shortage gives you a bargaining position because replacing experienced workers can cost at least 50% of an individual's annual salary.<sup>1</sup>



Nearly 75% of employers worldwide feel that older workers are either more or equally as productive as younger workers.<sup>2</sup>



<sup>1</sup> *The Business Case for Workers Age 50+*, AARP, 2006.

<sup>2</sup> *The Future of Retirement: What People Want*, HSBC, 2006.

# 9

# Get in shape

Are you physically fit?



What worries Americans most about growing old? The number one fear is health problems.<sup>1</sup> If you intend to get in shape “one day,” have been meaning to get in shape or would like to become more aware of your body and health, then why not start NOW?

So how can you get in 20 minutes of exercise a day? Think in terms of everyday activity. For example, don’t try to get the parking space closest to the store. Instead, park further away and walk the distance! Or stroll to purchase your daily newspaper at a local store rather than have it delivered.

### SOME SIMPLE WAYS TO EXERCISE AND CALORIES BURNED PER HOUR<sup>3</sup>

■ Biking	441
■ Lawnmowing	324
■ Gardening	324
■ Walking	297
■ Golf	240
■ Light housecleaning	240
■ Watching TV	72

## Keep walking

Stroke risk was cut by 50% in people who walked as little as an hour a day, five days a week.<sup>2</sup>

### How can you exercise more?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_



## How else can you get healthier?

Many people find it useful to examine their food choices and patterns. If you’re always on the go, you might eat a lot of fast food or takeout, which isn’t good for you.

- Make a commitment to preparing your own food.
- Try to sit down to eat at a table as often as possible.
- Frequent Farmer’s Markets to look for fresh fruits and vegetables. The closer you are to the food source, the healthier it probably is for you.

## Tip

Do you live near a park or recreation area? If so, there are probably organized walks and hikes you could join. It’s a great way to exercise and meet people!



1 USA TODAY, 2/28/06.

2 AARP, 6/17/04.

3 www.cancer.org. Calories burned are based on a 150lb. person & vary depending on weight, body composition & level of intensity.

# I don't know

10

What will I do in the years ahead?

There's a saying that life is what happens to you when you're busy doing something else. It's easy to see how that can happen, especially when it comes to planning for retirement. There's so much to do and get done today that many people put off planning until tomorrow, "when they'll have more time." But guess what? *You'll be busy tomorrow, too.*

So make a commitment to yourself to start planning for retirement TODAY, because the more time you have to plan and prepare, the better your choices will be. If you've never thought about what you might do when you retire, talk to your financial professional; he or she can help you visualize your goals and map out a strategy to get there. If you're like most people, loving family and friends, being fit and not having to worry about money will play a big part in your future happiness.

## KEYS TO HAPPINESS IN OLD AGE<sup>1</sup>

Loving family and friends	56%
Keeping fit	44%
Not having to worry about money	39%
Keeping your mind sharp	38%
Having a strong religious faith	37%
Staying young at heart	33%
Avoiding stress	29%
Having work you enjoy	23%
Continually trying new things	20%
Having ambition and dreams	19%

What will make YOU happy as you age?

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## ADDITIONAL RESOURCES

- *Transitions: Making Sense of Life's Changes*, by William Bridges
- *The Mature Mind: The Positive Power of the Aging Brain*, by Gene D. Cohen
- *Aging Well: Surprising Guideposts to a Happier Life*, by George E. Vaillant
- [www.socialsecurity.gov](http://www.socialsecurity.gov)
- [www.medicare.gov](http://www.medicare.gov)
- [www.aarp.org](http://www.aarp.org)
- [www.amazon.com](http://www.amazon.com)
- [www.jhfunds.com](http://www.jhfunds.com)

We hope this DREAM PLANNER has helped you envision the retirement you want and start planning for it now. For additional help in getting started, visit us

at [www.gfcwow.com](http://www.gfcwow.com)

May you enjoy the years ahead!