

# Series of Marketing Emails to Promote New Website

## 7 steps towards having a great retirement in any economy

As a Retirement Coach, I have found that a couple's capacity to have a great retirement is mainly determined by seven factors:

1. Planning to meet the needs and wants of both partners
2. Communication, with both partners feeling that their needs and wishes are being heard and considered
3. Mutual goals
4. Personal Purpose
5. Freedom from financial concerns
6. Good health and wellbeing
7. Significant relationships

### 1. Planning

We all know that just because two individuals are sharing their lives, it does not mean they necessarily want to do the same things, have the same priorities, or even the same level of determination to plan for the future. This places extra strain on any relationship, no matter how good, and changing your lifestyle as you move into retirement can be a difficult time for any couple.

Do you:

- Desire to do the things you want to do, but know that compromise is necessary because you and your partner have different interests?
- Wonder how your relationship with your partner will change when you are no longer working? A holiday together may be lovely but what about 24/7 companionship? Not too sure?

Planning to meet the needs and wishes of two people is quite challenging and usually requires some help. I have found that structured activities have assisted my clients to come to mutual understandings rather than to blows! You each need to consider your strengths and skills, your passions and interests, your dreams and wishes, the significant relationships in your life, your preferred environments and activities and many other practical issues. After each partner considers these issues for themselves, they can then share their thoughts and listen to the thoughts of the other partner. Some common needs and wants will emerge. Some differences will also emerge. How you deal with the differences will be a test for your communication skills.

Financial planning is a whole separate topic, one that is beyond the scope of this article. However, by planning your retirement lifestyle thoroughly, you reduce the risk of making financial decisions that can turn out to be costly mistakes, such as moving to another area which doesn't really meet your

needs. Taking the time to plan this phase of your life is wise financially, so that all of your hard-earned money is used productively to enable you to have the best quality and best suited retirement lifestyle.

## **2. Communication**

Couples designing their retirement lifestyle find it is important to understand that relationship issues and the need to compromise plans are considered without losing each person's own needs and wants in the process.

Many couples, even happy well-suited couples, get into poor communication habits over many years together. These habits can prevent you from really hearing what your partner is saying. They can also stop you from openly expressing your wants and needs. Work through a planned and sequenced approach to retirement lifestyle planning with structured activities. Well-structured activities help each of you draw out your deeper desires and commit them to paper, then share them. This removes some of the emotion from the discussion and creates an environment of mutual sharing that is well beyond your usual level of everyday communication.

The commitment to working through this process will challenge some of your old communication habits, revitalizing and strengthening your communication while moving towards a well-designed retirement lifestyle.

## **3. Mutual goals**

Businesses usually create mission statements in an attempt to focus everyone on their common direction and mutual goals. Consider how much more important it is for a *couple* to have shared goals that they are working towards!

As you rediscover one another through the lifestyle planning process, your mutual goals will start to emerge. This creates a very powerful bond, a way of focusing your attention towards the things that you wish to achieve together rather than your differences and idiosyncrasies. After all, if you are going to spend the next 20 to 30 years together, it is definitely preferable to be heading in the same direction!

## **4. Personal purpose**

People need purpose, a reason to get out of bed and a reason to be motivated. Without purpose the human spirit tends to wither a little, but with purpose people can achieve great things. If you design your lifestyle to incorporate your passions, your interests and your values, then you will build purpose into your life. It may be lovely to completely relax at times, perhaps mindlessly in front of the television, but this is not an everyday option for those of you who have chosen to live the next phase of your life actively engaged in a lifestyle planned *by* you, *for* you.

Through the process of planning your lifestyle for the next phase of life, your purpose will emerge. This purpose needs to be strong enough to give you a sense of delight and anticipation---not a purpose of duty and obligation, but a purpose of self-fulfillment.

## **5. Freedom from financial concerns**

You've worked hard all your life. You've invested, saved, contributed to a retirement fund and generally did what you could to ensure a secure retirement. It is bad timing for us all that the global economy has, in a very short time, robbed us of much of the value of our investments. But, in true Baby Boomer style, we can't let this beat us!

Even if this financial setback had not occurred, many of our generation were not attracted to the “stop work and do nothing constructive” style of retirement. For the last few years the over 50’s trend of working on your own terms, earning additional income, and following your own unique path have been the subject of many newspaper and magazine articles. The current global economy will provide additional incentive to many of our generation to investigate new models of retirement.

Does supplementing your retirement income appeal to you—having an economic purpose in your life, even though you have “retired”?

We live in very interesting times, with technology making it possible to run businesses from home, to reach global markets, and to tap into the successful strategies and wisdom of mentors around the world. Everyday people are now able to use their skills, their experience and their talents to create legitimate, professional businesses using the power of the Internet to reach their customers.

You can start some amazing ways right now to develop an income stream which will help your retirement become much more comfortable financially, and really interesting as well. This can have the dual purpose of supplementing your retirement income and creating mutual goals.

But while there are some very professional people online who can teach you the skills you need to create a small or large additional income stream through your endeavours, there are also a lot of sharks. Beware the “Big Promises, Little Help” companies. They promise you the world, but what they share with you is not enough to give you the knowledge you need, and just try getting an answer through their email Help service!

Also beware the “Bright Shiny Objects”! Once you start looking for opportunities to create a business using the Internet, you will find many very exciting sounding ideas. However, many of them sparkle and attract but completely lack substance. It is very useful, and saves time and money, if you can follow recommendations and only deal with companies which will deliver what they say they will deliver to you, and which really share genuine money-making models that you can follow.

## **6. Good health and wellbeing**

It seems that whenever the media focuses on planning for retirement they consider either financial planning or maintaining your good health and vitality. Many of our health woes are lifestyle related, but sadly many are also a factor of genetics and misfortune, so we can’t necessarily ensure that we will all have good health throughout all of our years of retirement.

However, through building the ingredients for good health and fitness into your lifestyle plan, you are increasing the probabilities of being healthy and strong and having an overall sense of wellbeing. Ensure that your plan includes the things you already like doing, or think you will like to do. If you create a healthy lifestyle plan that is not realistic, you may feel like you are being deprived and disciplined all the time. We W both know what will happen to that plan! A realistic healthy lifestyle plan is an essential part of your retirement lifestyle planning.

## **7. Relationships**

Having supportive sustaining relationships with other people is always important, but in the very busy career years of your life, relationships with friends and extended family often suffer from neglect.

When you are planning a fulfilling lifestyle for your future years, it is important that you consider the relationships which will be part of your life. For many people this will involve three categories:

- Relationships of choice: Who are the family and friends who you really want to have as part of your future life? How can you nurture these relationships, whether in person or at a distance?
- Non-negotiable relationships: There may be people in your life with whom you have to maintain a relationship, even though it may not be what you would choose. Are there ways you can make these relationships more acceptable and more comfortable in your life?
- Future relationships: New people will come into your life, so you need to create opportunities to meet the sort of people that enhance your life, people with mutual interests or those whose company you will enjoy. What can you build into your lifestyle which will increase the chances of widening your network of satisfying relationships?

You have the power to create the lifestyle you want for your retirement. It will take time. It will take commitment and communication. But the security of knowing you have done all you can to ensure that the next phase of your life is rich and fulfilling makes it all worthwhile.

Please introduce yourself to us by filling in the following information so we can start to help you move into a fulfilling new phase of life for you and your partner.

INSERT AWEBER CAPTURE FORM FOR NAME AND EMAIL ADDRESS

# Don't let the economic crisis rob you of a great retirement!

You've worked hard all your life. You've done all the 'right things' – paid bills, paid taxes, supported charities. In the midst of all this you have tried to save and invest for your retirement. But retirement always seemed so far away, and there were always pressing things to do with your money, so the retirement savings perhaps didn't quite get the attention you meant to give them.

And now, CRUNCH TIME! The global economy is very unhealthy, investment funds have plummeted in value, and shares are down dramatically in value. What lousy timing! Just as you were starting to consider retirement it seems that the bottom has fallen out of your plans.

For more years than I'd like to admit my husband David and I have also worked hard at our jobs. We both valued the work ethic and so we lived our lives that way. We also lived our lives the "baby boomer" way, enjoying ourselves along the way and doing many of the things we wanted to do.

However now we are rapidly approaching retirement the harsh reality has hit us.....We weren't following the right recipe for a successful and wealthy retirement. What's brought this to a head? The current economic crisis made us pull our heads out of the sand and realise that not only have we not got enough money to live the life we expected to live, but over all those years we had hardly had a real conversation about what we wanted to do with the rest of our lives. So we were looking down the barrel of a retirement without a plan and without the assets we thought we'd have.

We are probably in the same boat as many of you. I'm not crying poor, just poorer than anticipated! We have some retirement savings, we have some shares, we have a home, but we just don't have ENOUGH of any of these things to guarantee the sort of retirement that we had hoped for. But that's the thing – We'd *hoped* for it but not *planned* for it.

## **We didn't have a plan**

We also realised that we hadn't really planned for how we'd spend our time to have a fulfilling life after we finished working fulltime. Sure we'd talked about it..... "I'd like to live near the beach" "I'd like to go sailing a lot" "Let's do a trip to Europe" "We must travel around Australia".....but there really had been no planning. It's funny, isn't it, that I wouldn't let my clients get away with that, but I was in exactly the same position!

As a Career Counsellor I loved working with clients who were making a mid to late-career change, the late 40s – 60 year olds, which is where my interest in Retirement Coaching developed. Most of these people were planning a career change that would move them along a path towards something fulfilling that they could take into the next stage of their lives, that part that we still call "retirement". I recognised that by setting up my counselling and coaching business I had positioned myself to be able to earn some money from my work for as many years as I want to into retirement. But that's the problem – you work, you get paid; you don't work, you don't get paid.

## **Passive Income Wanted**

So I set out to discover how I could start creating a passive income stream that could help us enjoy a great retirement.

I couldn't believe what I found out! It was as if I'd been living under a rock for years, with no idea that everyday people are making fantastic amounts of money doing interesting work on the internet.....and by that I mean really legitimate, professional businesses using the power of the internet to reach their customers. I have spent nearly one year learning about this and will share this information with you. There are some amazing ways that you can start right now to develop an income stream which will help your retirement become much more comfortable financially, as well as being really interesting. Through this program I will share all this with you and will also put you in touch with experts who can help you learn even more about each of these strategies.

## **Coaching when and where it suits you**

As a retirement coach in my own practice I was really aware that many people can't afford to get help as they plan the next big step of their lives. Even if they could, most people don't have the time to visit a coach every week for months as they work their way through all the aspects of lifestyle that need to be considered. Add to that the frustration of trying to get your partner to come along to coaching sessions and it all becomes too hard!

That's where [www.DesignYourRetirementLifestyle.com](http://www.DesignYourRetirementLifestyle.com) comes in. Through this coaching program you can have the same level of professional retirement coaching that you would have face to face, delivered to your inbox each week, complete with bonus interviews and other goodies. You can work through the coaching sessions at your own pace and incorporate your partner in the process at a time and place that suits you both. This can be a shared journey, one that will lead you to many years of a fulfilling retirement as well a chance to reconnect with your partner as you plan your future together. Using our program you can make this happen in your own life.

Please take the time to go below and introduce yourself to us so we can share this information with you.

INSERT AWEBER CAPTURE FORM FOR NAME AND EMAIL ADDRESS