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If you're feeling a little uneasy about the transition to retirement, **I'm here to offer you the expert guidance and support I wish I'd had.**

Get started by reading my "Ten Tips for Taking Charge of Your Retirement."

After you've read these tips, you may feel that you're thriving in some areas but could use support in others. I'd love to help with that! **Schedule a FREE Retirement Strategy Session**, and find out how.

For now, just open your heart and mind to these ideas. Ready? Let's get started.

## Ten Tips to Taking Charge of Your Retirement

### 1. Create a retirement vision or plan.

Believe it or not, many people spend more time planning for a two-week vacation than they do for retirement!

Just think: with the average first-retirement age of 63 and our longer life expectancy, you could spend 20 or more years of your adult life in "retirement."

Doesn't it make sense to create a vision for these years? A retirement plan can save you from sitting at home in front of the TV all day or overbooking yourself with meaningless activities.

Start with a mission statement that clearly outlines who you are and what you want to accomplish during this chapter of your life. This can be as short as a sentence or as long as a paragraph — no long bucket list needed.

If you prefer, draw a picture that represents your retirement, or create a mind map (words connected in a spider-web-like design).

Once you're happy with your statement or visual, create one or two specific goals in important areas of your life, such as finances, relationships, leisure or health. These may change as you go, but for now you have a basic plan or vision to guide you as you choose how to spend your inspired retirement.



## 2. Create a strategy to replace all the fulfillment you derived from working — without the grind!

Now that you have a plan in place, be sure your daily activities replace the benefits of work, which have now become needs.

Dr. Richard P. Johnson, a nationally recognized author in the field of retirement, lists five work benefits that must be met for a successful retirement experience. The first, **income**, is the only factor most of us think about replacing.



The second benefit, **time management**, is something you may look forward to letting go of.

Maybe you can't wait to toss out the planner, turn off the alarm and sleep in every morning.

But without any schedule, your life can become disorganized — missed appointments, piles of stuff around, poor sleep and eating habits, and more. Also, with the rest of the world on a schedule, you might feel out of sync and isolated.

Instead, apply the best aspects of your hard-earned time-management skills to create your own flexible schedule. Build a supportive daily structure that really works for you, maybe including a sleep-in morning or two!

No matter how unimportant your work may seem, it's still a way you identify yourself. It gives you **status**, another benefit. Now that you're leaving the work arena — no longer a teacher, mechanic, waitress, engineer or lawyer — how will you replace that status?

Maybe it's through a new career, a volunteer position, a learning or mentoring opportunity or a leisure activity. The possibilities are endless!

If this tip resonates with you, **I can help you discover other work benefits you may not even realize you're missing**. Request your **FREE Retirement Strategy Session** at the end of this guide.



### **3. Consult with a Certified Financial Planner who specializes in retirement.**

Do worries about finances keep you up at night? If so, you're not alone.

Many retirees worry that they haven't saved enough, no matter how much they have.

Why not hire a Certified Financial Planner? They can accurately assess whether or not you have sufficient income and savings to sustain you and your family throughout your retirement.

With this information and your advisor's help, you can make adjustments to your income and spending early on in the retirement process. Yes, you will need to pay for this financial assistance, but how important is peace of mind and a sustainable future?

### **4. Practice thriving, not simply surviving!**

You've no doubt encountered people who won't even use the word "retirement" because they believe it signals the end of a productive life. They may have seen this modeled by their parents, who spent their time going to endless doctors' appointments and being depressed.

My guess is that you prefer the new paradigm, which describes retirement as a time of increased vitality. If you're reading this, you probably want to live each moment to the fullest, seeing the good and celebrating it, whether through an active, physical lifestyle or a more contemplative, spiritual one.

The key is to let go of limited and negative attitudes and beliefs and look for the love, the miracle and the positive energy in every situation.

If this speaks to you but sounds like a bit of a stretch, I encourage you to **sign up for a FREE Retirement Strategy Session** at the end of this guide.

Once you've mastered this, you can join the millions of retirees living in vitality, who appreciate and take care of their bodies, expect success, enjoy supportive relationships, know and grow their gifts, adjust attitudes and behaviors continuously and thrive! (Dr. Richard P. Johnson)



## 5. Establish an exercise routine you enjoy and do it with a friend.

Taking care of your body is essential for you to thrive. You know that.

Physical exercise has to be a priority, even if you hate gyms and exercise classes. Find an activity that you *do* like, and find a friend to join you. Getting out the door is easier when you know that a friend is waiting outside in the heat or cold to walk with you or go to an exercise class. You're also making and deepening your connection with your friends — a vital need now that you're no longer at work.

If you're new to exercise, decide with your doctor or personal trainer what length and type of exercise works best for you. Here are some guidelines Dr. Andrew Weil gives in his book, *Healthy Aging*: "Thirty to forty-five minutes a day of aerobic activity most days, thirty minutes of strength training two or three times a week, and maybe the same number of minutes for flexibility and balance training."



## 6. Try a new career!

Retirement in the 21st century does not necessarily mean stopping work. In fact, you could end up working longer in a retirement career than you did in your first job.

Let your creativity be your guide as you consider the many income options, such as:

- Professional temp
- Importer or exporter
- Project worker or consultant
- Franchisor
- Intern, extern or fellow
- Interim executive



Think about continuing in your former profession, but as a part-time worker, consultant or substitute.

The Small Business Administration tells us that one in four Americans between 44 and 70 have always wanted to start a business.

If you've dreamed of having your own business, this may be the perfect time. You now have the expertise, wisdom and nest egg to follow that dream!

Ideally, you'll try out any new business on a part-time basis for three to five years before you retire to learn whether or not you like it, and if it's profitable.

## **\7. Aim for a leisurely lifestyle, not a life of leisure alone.**

Leisure activity gives us a breather, a break, a time of rejuvenation from regular activities, like work. You're no doubt looking forward to more opportunities for leisure in retirement.

But beware of the trap of "leisure overload."

An example would be a retiree who plays golf every day, enters competitions, watches it on TV and makes it her "life of leisure." Now she no longer has a diversion. Golf has become her work!

The opposite trap is "leisure underload" — long periods of inactivity or just resting that can lead to serious physical and mental health problems like osteoporosis and depression.

The trick is to find just the right balance of fulfilling activities — a leisurely lifestyle. You might enjoy a Zumba class or watching a ball game or play. Or schedule in an intellectually stimulating conversation over lunch, a photography class, volunteering at a children's center or quiet contemplation.

Your choices are many and very individual. Just remember: a true leisure activity will refresh and rejuvenate you.



## **8. Take up voluntouring, a combination of travel and volunteerism.**

If you're like many people at or near retirement, travel is at the top of your list. What a perfect way to stretch beyond your comfort zone!

Maybe you've always wanted to learn about other places and cultures, trying on a new language or reviewing one you studied in college. If you've traveled during your working years, you've already had the experience of returning home with a new appreciation of what you already have.

By adding volunteerism to travel, you also make a lasting and positive difference in the world. Opportunities to serve are plentiful. They can be physically challenging, such as building a greenhouse, or less strenuous, such as helping in a school or health clinic. On the same trip, you can also enjoy the tourist areas nearby.

If this sounds exciting to you, **I'd love to coach you through some of your own voluntour experiences, so sign up for my FREE Retirement Strategy Session** at the end of this guide!





## **9. Up the level of closeness and intimacy with your significant other and/or family.**

Retirement offers a great chance to share more of yourself with those dear to you, whether spouses or partners, parents, children, grandchildren or other family members and friends.

You may have spent so many hours at work that you missed this close sharing time. You may not have developed the deep intimacy that feeds your soul, gives life meaning and is necessary to have a really healthy relationship and a healthy retirement.



How you cultivate this intimacy varies, depending on the relationship, but here are a couple of hints.

If you're part of a couple, you may need to take a new look at your roles and needs in the relationship — for example, "Who's in charge of lunch?" Perhaps you operated pretty independently during your work years but now you want to reestablish a sense of interdependence. Setting aside newfound chunks of time to spend together is a good start.

Planning family gatherings or reunions where you share and record family history brings you closer and helps you appreciate and respect the legacy of those who have come before you.

Yes, family relationships can be complicated, but taking the time and energy to deepen and heal them is a meaningful retirement activity.

## 10. Learn to love change — the only constant in our lives!

We live in a time of rapid and frequent change.

Someone you know may even be suffering from “change saturation syndrome,” where they just want to control change or make it go away. They may see retirement as a time when they can rest on their laurels and keep things the same.

Not true, and definitely not healthy!

Retirement brings about increasing change in many areas of your life, including:

- Health practices
- Relationships
- Finances
- Residence
- Leisure
- Work



How you respond to this change makes the difference between a successful retirement and a dysfunctional one. If you see change as threatening, you can become paralyzed with fear and “victim energy.”

But if you see change as an opportunity for growth and stimulation, your future holds enormous fulfillment and creativity.

As a coach, I can help you develop skills to become more adaptable, more accepting and forgiving, and more in touch with the natural flow of life. You’ll be at peace with yourself and the world — a great gift!

The tips in this guide give you a mere hint of your vast retirement potential.

My goal as The Baby Boomer Retirement Coach is to replace the old view of retirement as “giving up” with a new and vital vision of an active and joyful retirement.

Truly, the best is yet to come, whether it be adventures in voluntouring, connecting more deeply with friends and family, or starting a small business.

But to get the most out of your retirement, you need a vision and an action plan — and that’s where I can help you!

Does my approach to the “new retirement” speak to you and reflect what you’d like your retirement years to be like? If so, I welcome the opportunity to work with you.

I offer a variety of programs and coaching services designed specifically for baby boomers transitioning into retirement or recently retired.

I can help you create an inspired action plan for your retirement that reflects your values and dreams, bringing you growth, fulfillment and peace of mind.

To learn more and see if any of these programs are a “fit” for you, request a **FREE Retirement Strategy Session with me.**

Together, we’ll map out the perfect plan for the richly rewarding “new chapter” you want and deserve.

Wishing you all the best,

A handwritten signature in black ink that reads "Virginia". The script is fluid and cursive.

Virginia

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