



The New Retirementality

## **Your retirement workbook**

Exit? Or just change lanes?



# What “retire” meant

1927

Retirement age: \_\_\_\_\_

Average lifespan: \_\_\_\_\_

Average retirement: \_\_\_\_\_

Today

Retirement age: \_\_\_\_\_

Average lifespan: \_\_\_\_\_

Average retirement: \_\_\_\_\_

## Three Critical Questions

1. What’s it going to look like?
2. When’s it going to happen?
3. How am I going to get there?

## What will retirement look like?

The New Retirementality Priority cards

Location, Vocation, Vacation

Which three cards best represent what you would like your future years to look like?

Which Location card did you like best?

What does this card mean to you? Be as specific as possible.

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Which Vocation card did you like best?

What does this card mean to you? Be as specific as possible.

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Which Vacation card did you like best?

What does this card mean to you? Be as specific as possible.

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# What will retirement look like?

Clarifiers - location, vocation, vacation

1. What aspects of your life now do you treasure most?

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2. What new skills would you like to learn?

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3. Who would you like to spend more time with? Where would you like to spend it?

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4. What's one life goal you have yet to fulfill?

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5. It's 10:30 Wednesday morning. You're 62 years old. What are you doing?

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# What will retirement look like?

## Vocation creating your “playcheck”

1. What do you like best about the work you do?

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2. What do you like least about your work?

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3. What is your current paycheck costing you? (*health, time, family, balance, dreams*)

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4. What would the ideal working scenario look like?

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5. What sort of work are you most passionate about and could see yourself doing forever?

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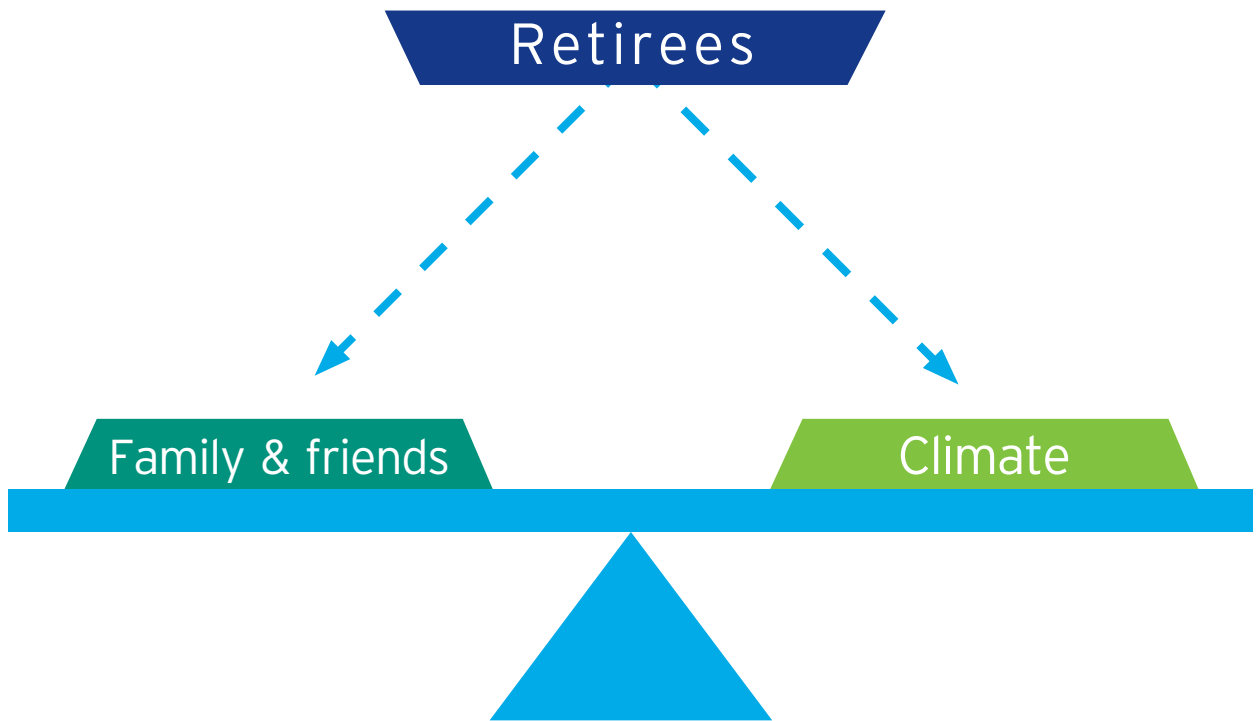


# Location

\_\_\_\_\_ % stayed  
\_\_\_\_\_ % moved

## Location tension points

Family & friends vs. Climate

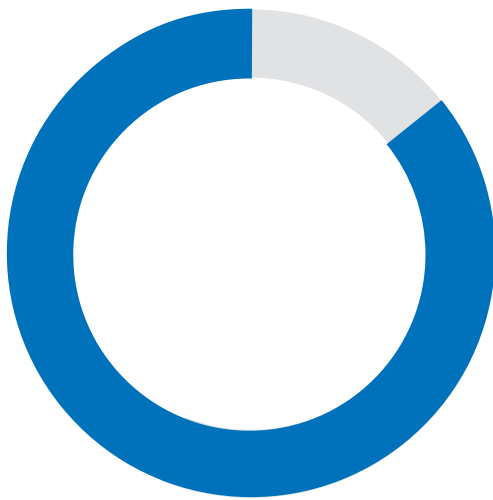


For illustrative purposes only

# Vocation

- \_\_\_\_\_ % plan to pursue hobbies (arts, crafts, music, etc.)
- \_\_\_\_\_ % plan to pursue sports (golf, tennis, swimming, etc.)
- \_\_\_\_\_ % plan to do volunteer work

## Vocation – the biggest purpose/passion payoff



86% report that \_\_\_\_\_ gives them a sense of purpose

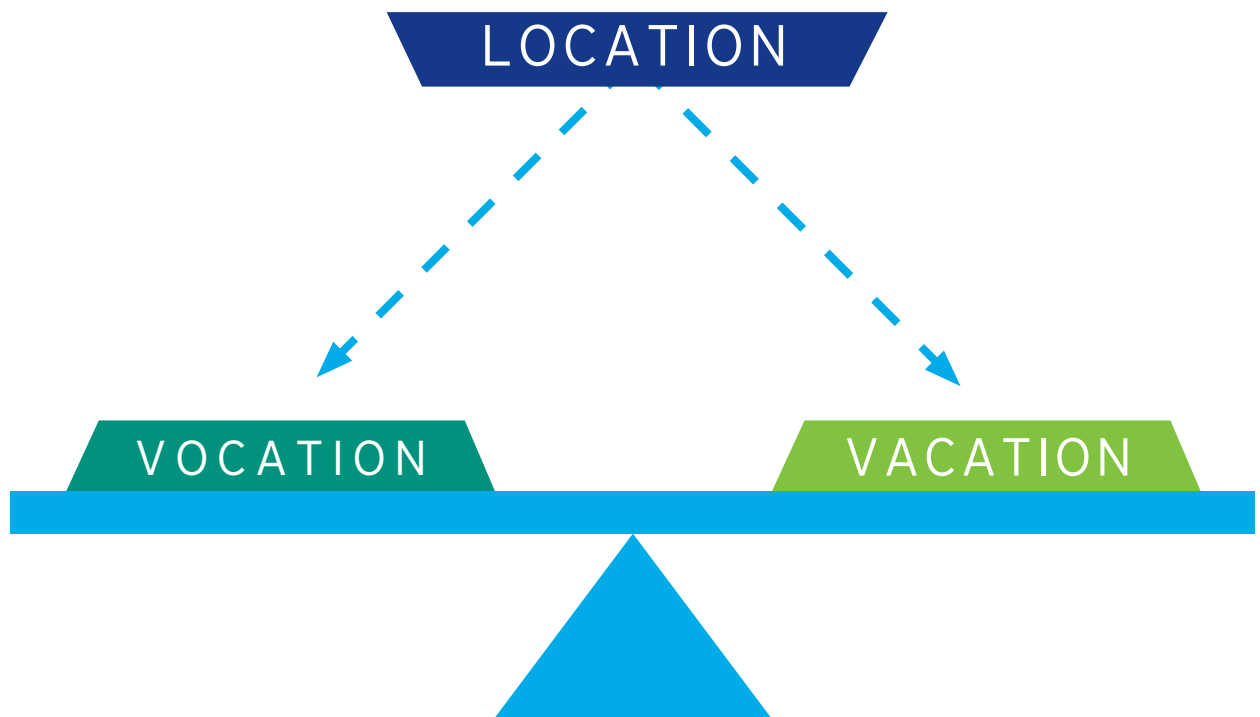


44% report being passionate about \_\_\_\_\_

# Vacation

83% plan on spending time \_\_\_\_\_

\_\_\_\_\_ % have specific lists of places they would like to visit



For illustrative purposes only

# What will retirement look like?

## The Vitamin Cs of successful aging

Vitamin C1: \_\_\_\_\_

Vitamin C2: \_\_\_\_\_

Vitamin C3: \_\_\_\_\_

Vitamin C4: \_\_\_\_\_

Vitamin C5: \_\_\_\_\_

### **Vitamin C1: Connectivity**

List the people you love.

\_\_\_\_\_

List the people you enjoy.

\_\_\_\_\_

List the people who appreciate you and see value in your presence.

\_\_\_\_\_

How and where do you like to connect with others?

\_\_\_\_\_

### **Vitamin C2: Challenge**

What physical challenges do you enjoy now?

\_\_\_\_\_

What physical challenges do you look forward to?

\_\_\_\_\_



# What will retirement look like?

## The Vitamin Cs of successful aging

### Vitamin C3: Curiosity

1) I've always thought I would like to learn more about:

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2) Circle the items above that intrigue you the most.

3) What is the best way for you to learn more about the items you've circled?

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### Vitamin C4: Creativity

What three creative pursuits most interest you?

- 1) 

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- 2) 

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- 3) 

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How can you best pursue these things?

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### Vitamin C5: Charity

Who has provided you with help along the way? How could you "pay that forward"?

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List three causes that you care most about:

- 1) 

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- 2) 

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- 3) 

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What can you do to help these causes?

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# What will retirement look like?

Ideal week in retirement

	Morning	Afternoon	Evening
Sunday			
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			

# What will retirement look like?

## Desired life portfolio

How would you like to invest your time in an ideal week of your life?

Asset category	Sample allocation*	Your allocation
Family	20	
Work/career	40	
Maintenance	15	
Hobbies/leisure	11	
Health/fitness	14	
Personal growth	14	
Sleep	49	
Other	5	
Total hours	168	168

\*For illustrative purposes only

## When will it happen?

There are multiple dates to consider:

- Ask your financial advisor for a copy of our brochure, “The New Retirementality’ LifeLine” (VKC-NRET-BRO-2-CA).
- Check the Government of Canada website, [www.canada.ca](http://www.canada.ca)
- Confer with your benefits department.

# How will I get there?

## Survival money worksheet



Location/utilities/expenses		
Description	Monthly need	Yearly need
<b>Total</b>		
Food/health/medical		
Description	Monthly need	Yearly need
<b>Total</b>		
Clothing/personal care		
Description	Monthly need	Yearly need
<b>Total</b>		
Transportation		
Description	Monthly need	Yearly need
<b>Total</b>		
Taxes		
Description	Monthly need	Yearly need
<b>Total</b>		
Other		
Description	Monthly need	Yearly need
<b>Total</b>		
Total survival money	Monthly	Yearly

# How will I get there?

## "What if" money survey



Scenario		Monthly Need	Annual Need	Lump Sum
I live past 100	<input type="checkbox"/> Current concern <input type="checkbox"/> Future concern			
Serious family illness	<input type="checkbox"/> Current concern <input type="checkbox"/> Future concern			
Parents need advanced care	<input type="checkbox"/> Current concern <input type="checkbox"/> Future concern			
Child needs financial assistance	<input type="checkbox"/> Current concern <input type="checkbox"/> Future concern			
Uninsured family member	<input type="checkbox"/> Current concern <input type="checkbox"/> Future concern			
Lose ability to earn income	<input type="checkbox"/> Current concern <input type="checkbox"/> Future concern			
Lose job	<input type="checkbox"/> Current concern <input type="checkbox"/> Future concern			
Income reduction	<input type="checkbox"/> Current concern <input type="checkbox"/> Future concern			
Major home repair	<input type="checkbox"/> Current concern <input type="checkbox"/> Future concern			
Need to replace vehicle	<input type="checkbox"/> Current Concern <input type="checkbox"/> Future concern			
Major vehicle repair	<input type="checkbox"/> Current concern <input type="checkbox"/> Future concern			
Moving / new home	<input type="checkbox"/> Current concern <input type="checkbox"/> Future concern			
Other	<input type="checkbox"/> Current concern <input type="checkbox"/> Future concern			
Other	<input type="checkbox"/> Current concern <input type="checkbox"/> Future concern			
<b>Totals:</b>				

Notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# How will I get there?

## Freedom money worksheet (Vocation and Vacation needs)



Leisure/Hobbies	Monthly need	Annual need	Lump sum
Club memberships			
Primary hobby			
Secondary hobby			
Other			

Notes: \_\_\_\_\_

Travel/Adventure	Monthly need	Annual need	Lump sum
Second home			
Vacations			
Family visits			
Recreational vehicle			
Other			

Notes: \_\_\_\_\_

Personal Growth/Education	Monthly need	Annual need	Lump sum
Education			
New skill for income			
New skill for pleasure			
Health and fitness			
Other			

Notes: \_\_\_\_\_

Totals			
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# How will I get there?

## Gift money worksheet



	Monthly	Annually	One-time	Amount
<b>Parents</b>				
Income subsidy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
Long-term care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
Purchase their home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
<b>Children/grandchildren</b>				
Education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
Marriage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
First home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
<b>Others</b>				
Support for family member	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
Support for close friend	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
<b>Charities/causes</b>				
Local causes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
National causes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
Scholarship fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$

Notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



# How will I get there?

## Dream money worksheet



If I had the money...

Things I've dreamed of owning:

	Cost

Places I've dreamed of going:


Adventures and goals I've dreamed of accomplishing:


Notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# How will I get there?

## Assets worksheet

Work/business income			
Description		Monthly amount	Yearly amount
Primary wage			
Supplemental wage			
Other			

Notes: \_\_\_\_\_

\_\_\_\_\_

Retirement			
Description		Monthly amount	Yearly amount
Pension			
Qualified plan RRSP, TFSA			
Other			

Notes: \_\_\_\_\_

\_\_\_\_\_

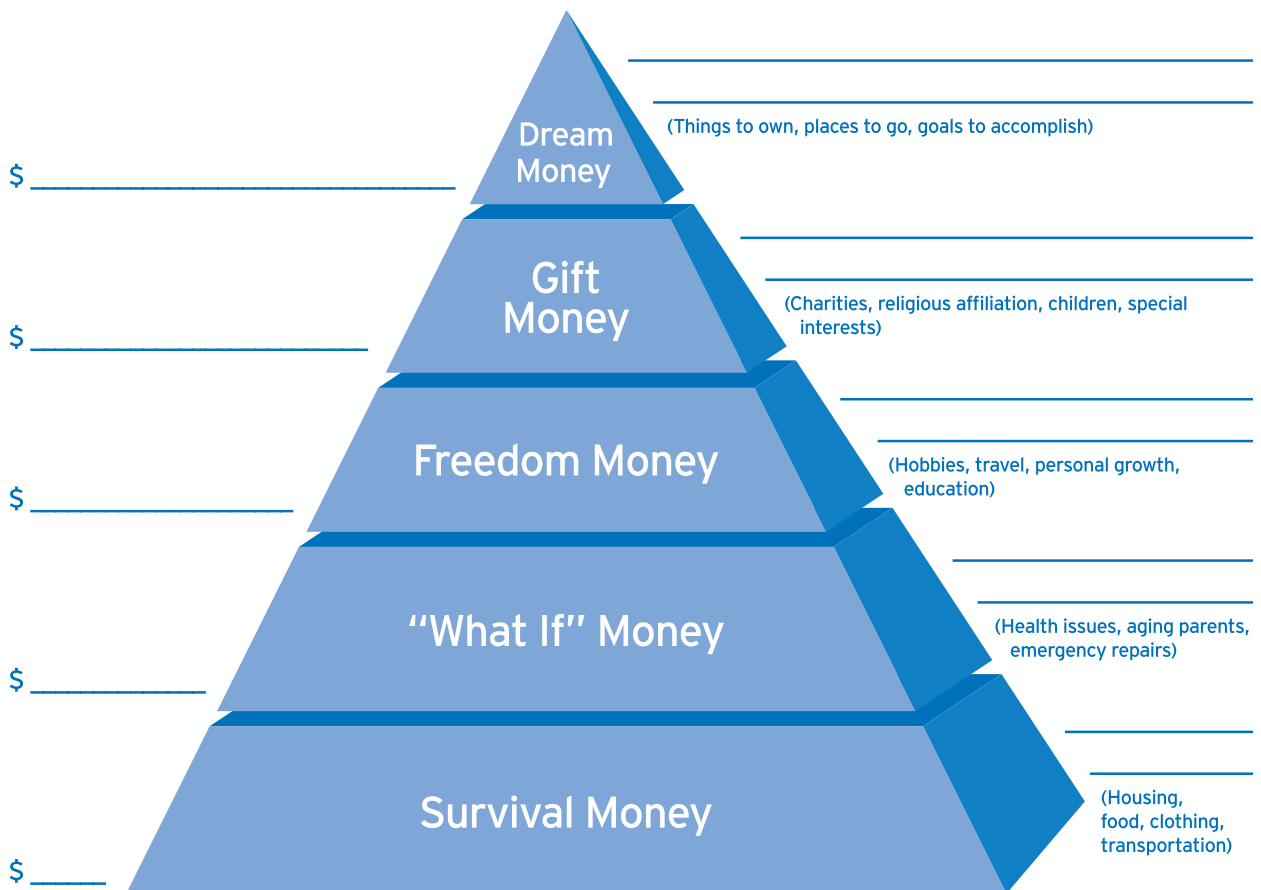
Old Age Security			
Description		Monthly amount	Yearly amount
Benefit one			
Benefit two			

Notes: \_\_\_\_\_

\_\_\_\_\_

# How will I get there?

## Maslow meets retirement



Total \$ \_\_\_\_\_

**Survival money:** Money that I have to have to make ends meet

**"What if" money:** Money that I must have to meet life's unexpected turns

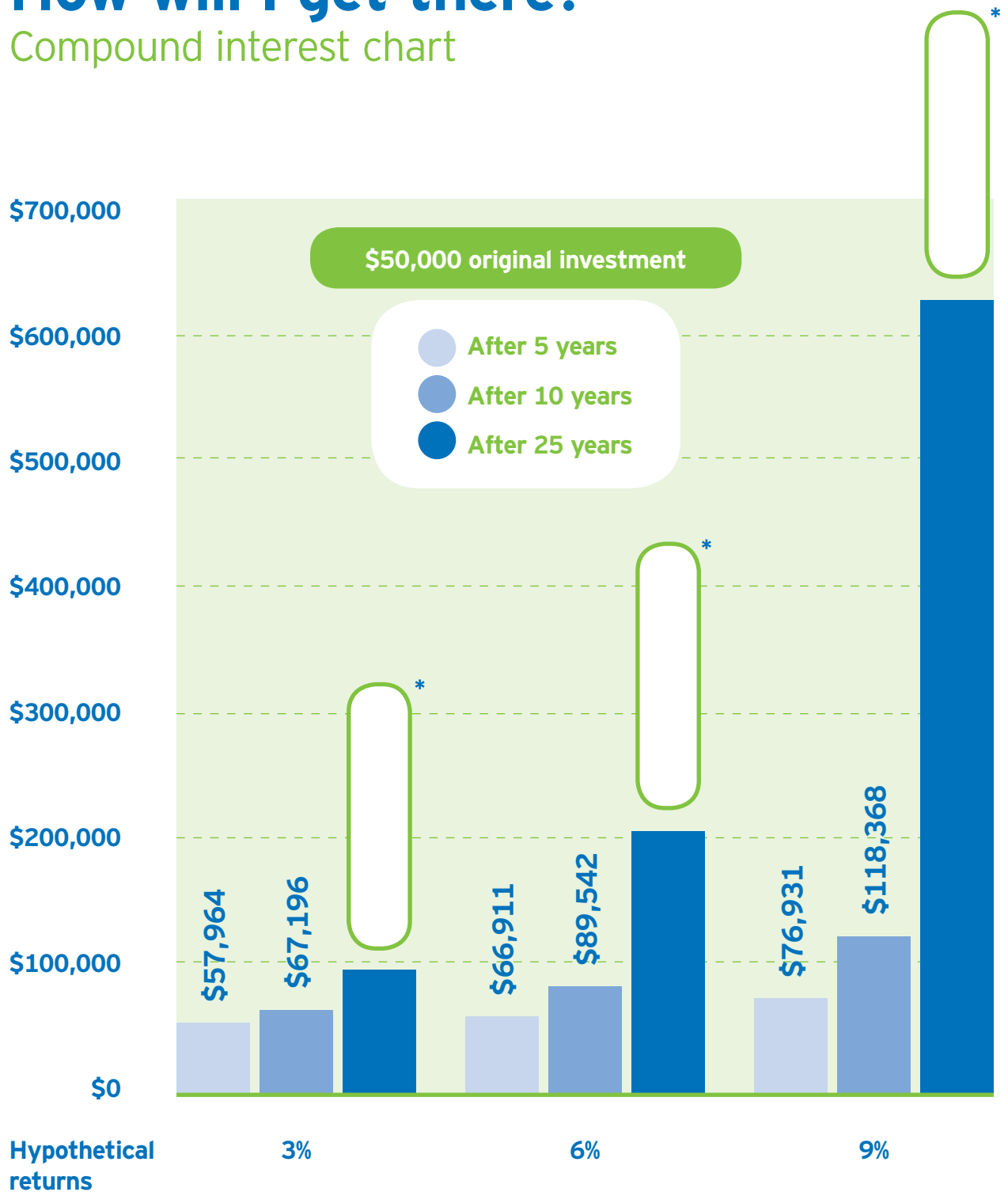
**Freedom money:** Money to do all of the things that bring enjoyment and fulfillment to my life

**Gift money:** Money for the people and causes that I care about

**Dream money:** Money for the things I've always dreamed of having and doing

# How will I get there?

## Compound interest chart



\*To be filled out by attendee based on presented information.

Hypothetical results are for illustrative purposes only and are not intended to represent past or future performance on any specific investment. Investment return and principal value will fluctuate and when redeemed the investment may be worth more or less than its original cost.

# Evaluation form

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_

Postal code: \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

The best time to reach me is: \_\_\_\_\_

Occupation: \_\_\_\_\_

Company: \_\_\_\_\_

What did you like best about the presentation? \_\_\_\_\_

\_\_\_\_\_

What would you say to encourage others to attend a "New Retirementality" presentation? \_\_\_\_\_

\_\_\_\_\_

What other comments do you have? \_\_\_\_\_

\_\_\_\_\_

I would like to be added to the mailing list.

☐ Yes    ☐ No

I would like to meet with a financial advisor for a complimentary financial review.

☐ Yes    ☐ No

I know of another organization that may be interested in including a "New Retirementality" presentation at a future event:

☐ Yes    ☐ No    If yes, contact name: \_\_\_\_\_ Phone: \_\_\_\_\_

Thank you!

Please sign this form if we may use your name and comments.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



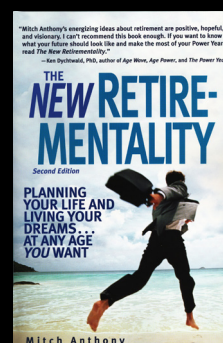
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## Notes

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