

HOW TO BE WELL

RETIRE WELL

IN RETIREMENT



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HEY, I'M JESSI

**You've talked about retirement planning before,
and of course, there are many approaches.**

But this e-book is going to take you beyond the numbers to focus on the wellness aspect of retirement planning. We'll talk about how you can start planning your retirement by dreaming, defining, and clarifying.

LET'S DO IT!



CHAPTER



NUMBER 1

**THE QUESTION
EVERYONE IS
ASKING**

AM I ON TRACK?

What do all these people have in common?

- A woman in the final phase of her career as a business executive.
- A couple who finds themselves with more cash than they need, now.
- A husband and wife who are looking towards what's next now that the kids are launched.
- A businessperson who is traveling 4 days a week.

They all want to know if they are on track for retirement.

If it sounds like something you might be asking, you are not alone. It's the number one inquiry people have when they make an initial appointment with me.

Most often, people are looking for a magic number. We want a dollar amount that will guarantee to last throughout our remaining life and allow us to keep the lifestyle we want.

If only it were so easy.



CHAPTER



NUMBER 2





WHAT DOES IT MEAN TO RETIRE?

What does retirement mean to you?

Chances are at the surface, we come up with the same answers.

- Have enough money to do what I want to do.
- Being able to stop working or have working become optional.
- Peace of mind that I can quit my job.
- Flexibility with time - not answering to anyone else.

Take a minute to dream with me.

Imagine that tonight you fall into a deep relaxing sleep, and you don't wake up until the year you retire.

When you awake, you see that a miracle has occurred and everything you hoped retirement would be has occurred. You can truly say, without reservation, that this is the retirement of your dreams.

- What do you see?
- What does it look like?
- What's going on around you?
- What's happening that is new and different?

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INSPIRATION



WHAT IF
RETIREMENT WAS
NOT A

finish line

next leg BUT THE
OF THE RELAY?

THE NEXT EVENT IN THE TRIATHLON?

INSPIRATION

WHY DO WE DESIRE RETIREMENT

In a simple phrase, we are tired. We are tired of the present day demands. We are tired of putting off what is most important to us. We are tired of not having time for our passions. We are tired of emails and meetings which steal away our autonomy with our time. It is not hard to list that which we are tired of.

We see retirement as the respite that will take away the tiredness and leave us renewed. And the beautiful thing is, it can if we know what we are retiring *to*.

But once the surface desires of retirement are met, retirement may not be as fulfilling as it seemed at the beginning.

Boredom sets in with the new routine of lunches, golf, shopping, and happy hours. We get space from what was but it does not necessarily lead to the life of satisfaction we had hoped for.

It's the retiring *to* that we often do not consider and yet, it is the key to a successful retirement.

When we stop thinking of retirement as the end and start thinking of it as the beginning of the next phase, our mindset shifts.

We are more open to the idea that we need an holistic approach to retirement. Beyond the questions of "Do I have enough?" and into questions of "What does fulfillment and success look like in retirement?"

The focus moves from money to quality of life.

Now here's the real kicker! Often, in our pursuit to get to the Promise Land called Retirement, we end up sacrificing our health and wellbeing.

We strive so hard to get to the finish line that we ignore the buildup of stress and poor sleep.

Yes, we may keep our workouts during the week and train for that next race, but the balance of work and life is still off-kilter and building up havoc waiting to be released.

And I see it all the time; someone makes it to the finish line of retirement and ends up spending the next 6 months in doctor's appointments and procedures because the storm that was brewing finally broke loose.

CHAPTER



NUMBER 3



HOW TO DO IT W.E.L.L.

So, what do we need in order to retire WELL? Physical fitness, nutrition, and a healthy mental capacity is key.

We need our health to carry us towards what's next, but sometimes it's not there. We have exhausted ourselves during the previous race; our careers.

LET'S SOLVE THE NUMBERS SO WE CAN FOCUS ON LIVING AND RETIRING WELL!

But retiring well is broader than just our physical health and wellbeing. Retiring well requires being very clear about what the next phase of life looks like in an effort to maximize the quality of our life.

The numbers matter. We need to make sure you aren't going to outlive your financial resources and have all the "i's" dotted and "t's" crossed. I'm looking at you Social Security and Medicare.

We need to put the financial pieces in their places so you can focus on what really matters to you and keeps you living well.

It is not too early or too late to get started on a focus to Retire Well. Whether you are 30 or 60, there is likely a piece that we can start on today.

You may want to take a really non-traditional path to retirement and you may never want to retire!

Even you need to think about how you continue to be WELL when it comes to your financial life.



W.E.L.L.

WEALTH

At Aspyre Wealth Partners®, we define wealth to include your human capital (talents, skills, unique abilities) and your health and wellness. Wealth means being clear on *how you want to use* your time, talents, skills, and resources to continue living a full and meaningful life.

W.E.L.L.

ENGAGEMENT

It is not hard to fill a day or a week. It takes intention to be engaged and fulfilled, versus just busy, with a full calendar. Studies have shown that true retirement satisfaction needs to include pleasant, engaging and meaningful activities. The absence of this reduces retirement happiness.



W.E.L.L.

LIFE

Retirement is about having more time and freedom to focus on what really matters to us. Therefore, we need to know what matters most to us and build a life-centered plan around those values.

What is a meaningful life?

What defines your life?



W.E.L.L.

LEGACY

Retirement can be hard to think about because it can seem like the final chapter in our lives. It makes us face our mortality. Instead of running from our fear of dying, what if we focus on what it looks like to leave a legacy. And a legacy is more than money. What do you want said about you at your 100th birthday?

INSPIRATION



The Dalai Lama, when asked what surprised him most about humanity, answered...

“Man!”

“Because he sacrifices his health in order to make money. Then he sacrifices money to recuperate his health. And then he is so anxious about the future that he does not enjoy the present; the result being that he does not live in the present or the future; he lives as if he is never going to die, and then dies having never really lived.”

INSPIRATION

CHAPTER



NUMBER 4

Who is **JESSI CHADD**



I have the privilege of meeting so many people at different times in their lives. The resounding theme when they come to see me is their desire to know if and when they can retire.

Thoughts of outliving their money, having to work well into old age, or not having a plan, keep them up at night and adds stress to people who don't need any more stress in their life. The best outcomes, for me personally, is when these clients communicate they have less financial stress. This is vital because money stress can lead to injury and illness, thus decreasing overall quality of life. If we heal the money stress, we can heal the body and improve the quality of life.



EDUCATION & PROFESSIONAL RECOGNITION

I have a BS in Family Studies and Human Services, with an emphasis in personal financial planning from Kansas State University. I also have a Masters in Financial Services from The American College of Financial Services. I am a CERTIFIED FINANCIAL PLANNER and a Certified Financial Transitionist®

I have been acknowledged as a Kansas City Top Wealth Advisor by Five Star Professionals and was named to the InvestmentNews 40 Under 40 list of national financial professionals.



MAKING LIFE COUNT

My husband and I enjoy fostering a healthy lifestyle, watching movies together, and traveling as much as possible. I love to cook, so entertaining family and friends has become a passion.

CHAPTER



NUMBER 5



TO SUM IT UP

RETIREMENT IS NOT A DATE

Stop believing the myths about retirement. It's not a set date. It's not when you reach a specific dollar amount. It's not just for old people. And it *is* possible to retire one day.

Yes, the numbers matter and we need to know them. But wealth is more than money. Your Wealth equals your Financial Capital plus your Human Capital. The Human Capital can not be ignored if you wish to retire well. It is everything that makes this stage of life worthwhile -- your health and wellness, your social life, your new or renewed purpose, and how you want to be remembered.

Retirement is an open-ended structure for *you* to create the way *you* want to live it.

RETIREMENT IS NOT A NUMBER

For you **SPECIAL OFFER**

Expand your knowledge or gain a second opinion with a Free 1-Hour Consultation.

Whether you're looking for a comprehensive financial plan, to delve into the concerns of a major transition in your life, or to explore an holistic approach to retirement, let's talk about it and discover your next steps.

**GET IN TOUCH
NOW**

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