



**"A goal properly set is halfway reached."**  
– Abraham Lincoln

**WatchGlass  
Advisors, LLC**

*By isolating a single aspect of a broader situation and focusing on it, great progress can be made...*

## FOCUS on Your Retirement

by Rosanne Scriffignano, CRC, ACC

What do you want from your retirement years? Do you consider retirement to be the "end of the line"? If you're like most people, you may not be sure of what to expect during retirement.

What can you do right now to begin the retirement-planning process? There are many considerations so it's easy to become overwhelmed. A wise approach is to start with a high-level plan and then drill-down to the details. To help you get started with your planning, **focus** on the following:

- **Find Your Passion**—To decide how you'll spend your retirement years, take inventory of what makes your heart "sing" now. If your current career doesn't allow you to build on your passions, consider what new activities could be woven into your retirement days. If your current career reflects your passion, how can you ensure that retirement includes time for what you love to do? For some, retirement years are filled up with routine activities that are repetitive and boring. Don't let this happen to you.
- **Open Your Heart**—When you open your heart and help others, you are helping yourself. One of the biggest robbers of people's spirits and health stems from isolation during retirement. As you plan for retirement, consider how you could give back to other.
- **Care for Your Body & Mind**—In order to experience a fulfilling retirement, it's important to maintain your physical and mental health. If you're currently overweight, now is the time to get in shape BEFORE you retire.
- **Uncover Your "New" Role**—Retirement planning should include deciding on "who" you will be during retirement. Many people's identity is determined by their career. For example, if you introduce yourself to people by sharing your job title, how will you introduce yourself post-retirement? Many people experience depression because of the loss of their work identity. Start now to figure out WHO you are rather than just what you do for a living.
- **Strive for Balance**—When you consider your retirement options, remember to strive for balance. Look for ways to include a variety of activities so that your retirement years are interesting and rewarding.

With careful planning, you'll be ready to walk through those retirement doors with confidence and finesse. Don't leave retirement planning to chance. Take the time now to **FOCUS** on the possibilities.

To learn more about reaching your business, career, and retirement goals, visit:  
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