

CREATIVE RETIREMENT

"If your memories exceed your dreams the end is near."

- Andy Stanley



What battle are you fighting? What adventure are you pursuing? As a financial advisor I have the opportunity to observe a variety of different people living out the story of their life. I play the role of helping them be the most powerful steward possible over their financial story. However, it is critical to understand that stewardship of the financial story cannot be separated from any other aspect of their life's story.

In previous articles I have written about how all the big areas of a person's story (Relational, Physical, Financial, Professional and Spiritual) must be looked at as interrelated. One aspect of this interrelation that deserves some attention lives in the word retirement. In the dictionary the word retirement is defined as "the removal or withdrawal from service, office, or business." While I am a big champion of building enough economic value outside of your human capital so you are working because you want to, not because you have to, I am not in favor of this

traditional definition of retirement. The reason is this definition removes the battle we were all built to fight from the life of the worrier. I am suggesting that much of the joy in life exists as you live the adventure between where you are and where you want to be. My observation is that when it comes to retirement, many people have not given much thought to how they will express their value, energy, influence and expertise when they have enough wealth to choose to not work anymore. Said differently when they no longer engage in the work that got them to where they are, where will they invest their life's energy?

Do you know why vacations are so fun? They are break from and a reward for the battle we are fighting. So it is easy to view retirement as a permanent vacation from the battle, and for many people that's exactly what it becomes by default. The challenge is that your temporary breaks from the battle are always flavored with the subconscious knowledge you will return to battle. When you remove that critical element from your life, you truly remove that which creates so much of the joy in life, investing your energy in a cause outside of yourself. So, am I suggesting you be a workaholic and die at your desk? Of course not, I am suggesting that you repurpose your thinking and possibly your approach to what is traditionally called retirement. Dan Sullivan says we should move from what he calls reactive retirement to creative retirement. Reactive is the permanent vacation, removal from service approach. Creative retirement is all about keeping a vision for the future you are continuing to fight to create that has a focus that is much bigger than you.

I can't tell you what yours should be, but it is out there for you to discover. Do not let your fire to navigate a gap between where you are and where you want to be fade; you have valuable human capital to contribute. I also recognize there will be many who read this article that are still working because they have too. You have not built enough economic value outside of yourself to live a reactive or creative retirement. You can repurpose your view of this season of your life to enjoy where you are on your way to where you are going. Decide to live a creative pre-retirement. Make your life a daily testimony to a life well lived where you continue to create a better today than yesterday and a better tomorrow than today. So, I want to end with the question I started with in all the big areas of life (Relational, Physical, Financial, Professional and Spiritual), "What battle are you fighting? What adventure are you pursuing?"

A handwritten signature in black ink that reads "Wes Young". The signature is fluid and cursive, with a large, stylized 'Y' at the end.

**Wes Young is a Financial Advisor Offering investment advisory services through Eagle Strategies LLC., a registered Investment Advisor*