



## EXECUTIVE VITALITY™: IT'S NEVER TOO EARLY TO START PLANNING YOUR RETIREMENT

While some of you may tune out and turn off when you see the word “retirement,” I’d like you to take a breath and consider the objective laid out in this edition of Breakaway Performance/Executive Vitality. That objective is to help you *at any age*, wherever you may be in the time continuum, prepare for and live an abundant life to its fullest, today and in the future.

According to The Motley Fool (financial advice website), “45% of Americans have saved nothing for retirement, including 40% of Baby Boomers” ([20 Retirement Stats That Will Blow You Away](#)). Yikes.

Our traditional ideas about retirement are changing just as quickly as our views on gender identity. We all need to consider that “what once was” isn’t anymore, and we need to get creative about our lives. We are living much longer than we used to and retirement gives all of us a chance (whether we are 30, 40 or 65) to have a whole other book—let alone a chapter—in our lives.

Take a moment, what comes immediately to mind when you think of your own retirement?

Some people think retirement means they are “old” and “finished.”

Some think about all the things they have been waiting to do: spending time with grandkids, driving a race car, golfing, taking courses, teaching...

Other people think they can never retire or are so afraid about their circumstances that they avoid dealing with it at all. Many believe they can’t think about it because they are too busy making ends meet with kids, tuition, car payments, student loan debt. **We urge you not to join the head-in-the-sand group on this.**

We recommend you stop the negative chatter and get a grip so that you can sustain the quality of your life today *and in the future*.

Let’s start slow—successive approximation is important. There are many experts out there, and we are referring you to one of many possibilities: the November 6, 2019 *New York Times* article, [Not Yet Ready for Retirement? Give Us One Week](#). It has brief tasks or topics to get you on a path toward “a better retirement.”

Also, a November-December 2019 *Harvard Business Review* article, “The CEO’s Guide to Retirement” outlines some excellent advice. It was written by Bill George, professor at Harvard Business School, the CEO of Medtronic from 1991 to 2001, and author of *Discover Your True North: Becoming an Authentic Leader*. The title of the article refers to CEOs but, frankly, I think this article is worthwhile for everyone.

We hope that, by hearing our plea, you will look at your current situation, your dreams and your desired future state. We want to help you live that life. The only way to get there is to put one foot in front of the other toward the vision... let’s get this party started!

*Do you know if your current retirement savings are adequate given your situation? Do you have a plan to live the retirement you want and deserve?*