

Your Retirement Quest

10 Secrets For Creating And Living A Fulfilling Retirement



Your Retirement Quest 10 Secrets for Creating and Living a Fulfilling Retirement

By Alan Spector and Keith Lawrence

Forewords by Dave Ulrich, Doug Matthews, and Tony Schwartz

Published by Cincinnati Book Publishers

Book Synopsis

Frequently Asked Questions

About the Authors

Reviews

Book Synopsis

A third of the workforce in America is over the age of 50, tending to be anxious about their future, and increasingly distracted and disengaged at work. Every day, 10,000 Baby Boomers are retiring in the United States, thousands more worldwide. Some are being thrust unexpectedly into retirement due to downsizing, while many others are choosing to pursue the next phase in their lives. At the same time, many Boomers are delaying retirement because of their uncertainty of the future.

Most prospective retirees are unprepared for the significance and implications of this change, often leading to serious disappointment after the initial honeymoon stage of retirement. It is only then they realize they spent less time planning the next 30 years of their life than on planning a two week vacation. For those that do think of the future, most focus only on having their finances in shape and anticipating "the last day" of work. They don't realize that having enough money is not the single most important factor in living a fantastic retirement. As a result, a large number of retirees become disenchanted and depressed. "Is this all there is?" This is one reason one of the two most dangerous years in your life is the year in which you retire.

There are excellent resources available on how to think about retirement, such as how to maintain your health, volunteer, start an encore career, or travel the world. Much of the information is focused on the financial aspect of retirement. Unfortunately, all of it is very fragmented, leaving it to each individual to "put it all together."

Your Retirement Quest brings all the essential elements that are critical to living an extraordinary life together in one place. The book also provides a simple, practical approach to turn new-found knowledge into choices and actions to help replace anxiety with clarity, certainty, and freedom. ***Your Retirement Quest*** is based on an exhaustive study of literature and research, on interviews with a diverse group of over 200 retirees, many whose personal stories appear in the book, and on the personal experiences of the authors. The book, therefore, presents a holistic framework that dispels many of the current beliefs (and myths) of what a great retirement can be and reveals the ***10 Secrets for Creating and Living a Fulfilling Retirement***. Through the book, readers will discover the ten secrets and:

- Understand the five stages of the retirement journey
- Envision what retirement really can mean to them
- Learn about the ten key elements to a fulfilling retirement
- Develop a personal plan that is right for them and build the skill, will, and support to "do it"
- Learn how to renew their plan as life circumstances change throughout their retirement years

- Engage in personal stories of successful retirees ranging from Helen Young, a single mother of five and part time librarian to distinguished business leaders such as John Pepper, former CEO of Procter & Gamble and current Chairman of the Board of the Walt Disney Company.

Your Retirement Quest is an integral element of **LifeScape Solutions™** that helps prospective and current retirees build clarity, confidence and commitment about their future and helps employers improve the engagement of their most experienced employees.

“The ideas in Your Retirement Quest are simple, but magical; the cases are compelling and personal; the exercises are insightful and useful.”

-Dave Ulrich: Professor-Ross School of Business, University of Michigan; Partner, The RBL Group

“The authors strike an unusual Golden Mean: they help readers engage in deep self-reflection on the core questions of life and also provide the practical tools for fulfillment.”

-Laura Nash, PhD: Former Senior Lecturer, Harvard Business School

“Your Retirement Quest provides a rich roadmap to making your retirement healthy, happy, intellectually stimulating, and meaningful.”

-Tony Schwartz: Founder and President of The Energy Project

“This book promises new beginnings; don't leave home without it!”

-Doug Matthews: President and Chief Operating Officer, Right Management

Your Retirement Quest

10 Secrets For Creating And Living A Fulfilling Retirement



Frequently Asked Questions

Q: Who can most benefit from **Your Retirement Quest**?

A: **Your Retirement Quest** brings all of the essential elements of what it takes to live a fulfilling retirement together in one place and provides a practical approach to develop a personal retirement plan. In that regard, the book will benefit both prospective retirees and those who have already retired but are looking to enhance their lives.

Your Retirement Quest is also an integral part of the services **LifeScape Solutions™** offers to companies to help them improve the engagement of their most experienced employees. In that regard, the book, coupled with **LifeScape Solutions™** seminars and other services will benefit employers.

Q: What is the basis of **Your Retirement Quest**?

A: In late 2009, coauthors, Alan Spector and Keith Lawrence, collaborated with Nancy Riesz and Bob Miller to develop retirement planning seminars and coaching, with a focus on non-financial aspects. The four colleagues searched the available literature and research, interviewed hundreds of retirees, and drew on their own experiences to develop a holistic model for what it takes to live a fulfilling retirement. This model became the basis for **Your Retirement Quest**. More research and interviews, including with people whose personal stories appear in the book, were done to build the additional elements that comprise the book.

Q: Is **Your Retirement Quest** a financial planning program?

A: No. While financial planning is important, it is but one of the ten critical elements that lead to a fulfilling retirement. **Your Retirement Quest**, therefore, addressed finances, but in the context of the full and holistic picture.

Q: How is retirement planning linked to employee engagement at work?

A: Employees over 50 is the fastest growing segment of the workforce, and there is a trend of increasing levels of employee disengagement. One of the reasons for disengagement of a company's most experienced workers is their growing anxiety about the future, causing them to be distracted at work. Retirement planning, using the knowledge and approach in **Your Retirement Quest**, will help bring more certainty to an employee's future, helping him or her be more engaged and productive at work, as well as more likely to have a smooth transition into their inevitable retirement.

Q: There is already so much retirement information available. What is really different about **Your Retirement Quest**?

A: You are correct—like you, we have discovered very useful retirement materials. We have digested hundreds of articles, books, websites, research, et al on the topic. What we found is that most of the information focuses on one specific element of success in retirement (e.g., finances or staying healthy). We also found that those resources with useful and a broad range of knowledge lacked an approach to utilizing that knowledge successfully.

This is how **Your Retirement Quest** is different. We provide a holistic look at all the key elements that underpin a great retirement. We share not only the theory, but a practical approach on how to implement the key elements in your life—beginning today. We also enable you to assess your unique life circumstances and create the plan that will work best for you, now and throughout your retirement years.

Q: Why do I need a retirement plan?

A: Research indicates that having a retirement plan; financial and, more often neglected, nonfinancial; is among the important characteristics of a successful retirement. Research also indicates that many people spend more time planning for a two-week vacation than they do for how they will best spend their retirement time and freedom. ***Your Retirement Quest*** provides you with the approach and the guidance you will need to develop and implement your plan to enable you to have a fulfilling retirement.

Q: I am already retired, but am not enjoying my retirement as much as I thought I would. Should I consider reading ***Your Retirement Quest***?

A: Yes. ***Your Retirement Quest*** reveals the ***10 Secrets for Creating and Living a Fulfilling Retirement*** whether you are still looking forward to retirement or already retired. When you finish the book, you will have your own personalized plan as well as the knowledge about how to bring it to reality and keep it fresh through the years.

Q: Should my partner and I both read ***Your Retirement Quest***?

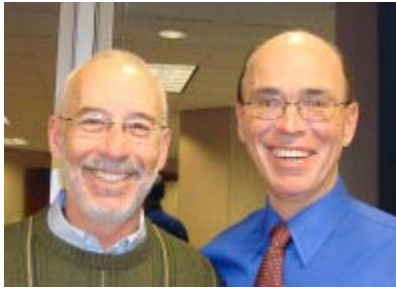
A: Yes. Too many couples have not spent the time planning for retirement together and are not aligned on how it will proceed. The book will help you understand the risks of not sharing the planning process and guide you to ensure you have compatible plans.

Your Retirement Quest

10 Secrets For Creating And Living A Fulfilling Retirement



About the Authors



Alan Spector and Keith Lawrence

Alan Spector retired from a 33-year career with the Procter & Gamble Company in 2002, as Director of Worldwide Quality Assurance. In retirement, Al has pursued two of the passions of his youth, baseball and books. He continues to play about 75 baseball games each year in local leagues and in tournaments around the country and the world. Al has written and published two previous books as well as numerous magazine and newspaper articles. He also does volunteer management and quality assurance consulting for non-profits, works out daily, is an avid crossword solver, writes a weekly Featured Classmate article for his high school class, and is additionally energized to be a founding partner of LifeScape Solutions™, the retirement program upon which this book is based.

Al and his wife, Ann, moved “home” to St. Louis in mid-2009, having been away from their hometown for more than 40 years. They moved to be close to family, including two grandsons, and longtime friends. Al and Ann travel extensively to visit other family (including two grandchildren in Boston), to play baseball, and to sightsee.

Keith Lawrence had been preparing for his retirement from Procter& Gamble in December 2009 for over a decade. Keith is a student of peak performance-seeking to learn how individuals, teams and organizations achieve and sustain success throughout life. As a Director of Human Resources at P&G, he worked with people from around the world-including partnering with other companies such as Toyota, IBM, GE, Staples, Right Management, Accenture, The Energy Project, and the RBL Group. He has published several articles, spoken at numerous forums and is a member of several boards and advisory councils. He is a founding partner of LifeScape Solutions™, which is one of his many new pursuits, and was the catalyst for this book.

With his wife, Sue, and their children, he is enjoying the flexibility to pursue his life purpose of “unleashing dreams,” spending time with dear friends and family, traveling more, embracing his many passions, maintaining his well-being, and giving back to others to make the world a better place.

Your Retirement Quest

10 Secrets For Creating And Living A Fulfilling Retirement



Reviews

A company's most important asset is its people, in particular, those with the greatest experience. If these employees look to their futures with more certainty, they will be more focused and engaged in their current jobs and be able to transition more smoothly into the retirement they deserve. Your Retirement Quest is a pathway toward that more certain future, helping to both envision the future and then plan it.

Richard Antoine

Global Human Resources Officer, Retired, Procter & Gamble

This book demystifies the obstacles that stand in the way of a fulfilling retirement. Anyone interested in creating a long-lasting impact by giving back should read Your Retirement Quest.

Tom Bloch

Former CEO, H&R Block

Co-founder, University Academy, Kansas City public charter school

Author, *Stand for the Best*

In my business, we help people deal with disability and long term care needs. Your Retirement Quest helps people in another way. The book provides the knowledge and a practical approach to address the essential elements that can positively affect both their longevity and the quality of their lives.

Barbara Furey

Senior Vice President and Chief Compliance Officer, Unum US

The emphasis by Lawrence and Spector on lifelong growth and connectedness is right on target. This is particularly true when we are in our 50s, 60s and beyond. The OLLI and other lifelong learning programs at many U.S. colleges focus on both stimulating the mind and expanding social opportunities. Your Retirement Quest combines hard facts and anecdotes to encourage readers to extend their lives by being fully alive.

Tom Noonan

Board Chair, Osher Lifelong Learning Institute, University of Cincinnati

CEO (retired), The Community Press, Inc.

This book provides timely guidance not only for those approaching retirement but anyone preparing to pursue a good life now. The authors strike an unusual Golden Mean: they help readers engage in deep self-reflection on the core questions of life and also provide the practical tools for fulfillment.

Laura Nash, PhD

Former Senior Lecturer, Harvard Business School

Co-author: *Just Enough: Tools for Creating Success in Your Work and Life*

My personal family experiences taught me I need to make every day count. My business experiences taught me that I need to keep learning and help others around me do the same. My retirement years have taught me that I have the opportunity to live my dreams and give back to others. I am excited about Your Retirement Quest, because it teaches what I have learned.

Greg Lawton

President and CEO (retired), JohnsonDiversey, Inc.

While in my business, financial security is a focus, it is good to see a practical approach to the other aspects of living a successful retirement. Your Retirement Quest puts financial security in its proper perspective, important, but not the key to happiness. I found the model Spector and Lawrence use to describe what it takes to live a fulfilling retirement very helpful; especially as I look forward to that phase of my life.

Jane Brauer, PhD

Senior Director of Research, Bank of America Merrill Lynch Securities

Our program, "Every Child Succeeds," is successful, in large part, because of the retirees who volunteer to give of their time, energy, and compassion to help our families. In Your Retirement Quest, Keith and Alan have created a powerful framework to think about a meaningful retirement and have correctly identified "giving back" as one of the important critical factors—our client families, our community, and our volunteers all benefit from "giving back."

Judith Van Ginkel, PhD

President, Every Child Succeeds

Author, *Life Begins and Ends with Girlfriends*

I have had the pleasure of serving as an advisor to retirees, with all levels of net worth, for over 25 years. Those who seem happiest and most fulfilled successfully budget both their money and their time. Lawrence and Spector accurately convey this truth in Your Retirement Quest—financial security is important, but it is only one of the many factors that influence retirement life. I recommend this book to anyone planning for retirement or looking for ways to enhance their current retirement lifestyle. As their chapter title says, "It's Not All about the Money."

Dan Kiley

President, Retirement Corporation of America

Founder, Retirement University

I have had the privilege of seeing firsthand what is important to successfully transition from a career to healthy and fulfilling life. There are many dimensions to doing this and Your Retirement Quest provides invaluable insights and a roadmap to guide us on this journey.

Doug Spitzer

President and CEO, Episcopal Retirement Homes

Baby Boomers are retiring and entering unfamiliar territory. Your Retirement Quest authors Alan Spector and Keith Lawrence provide insight worth its weight in gold. Discover what you need to know to truly experience the most rewarding years of your life, how passions perhaps long forgotten can be rediscovered, and how to achieve and maintain vibrant, good health. If you are near or in retirement, this book is a must read.

Logan Franklin

Author, *Living a Fitness Lifestyle* and *Gray Iron: A Fitness Guide for Senior Men and Women*
www.Senior-Exercise-Central.com

If you desire a satisfying retirement, you need this book. The authors have provided a road map, with very practical advice, for a rewarding and productive time of retirement; but, like a long term corporate strategy, success requires advanced planning. Their insights are remarkably pertinent and prescient. They point out, for example, that in this stage of your life, you need to create the daily habits that build and sustain your energy level; critical to your well-being.

Dr. Alan Halpern

Orthopedic Surgeon
Author, *Runner's World Knee Book*

In Your Retirement Quest, Spector and Lawrence have given retirees and those approaching retirement practical tips, plans, and tools to "live life fully." Useful worksheets and self-reflection tools outline plans to maintain fitness, energy, and well-being. How to maintain, develop, and build a vibrant network of friends, family, and community, the hallmark of successful "connectedness," is also highlighted. A must read for anyone approaching this phase of life! I will highly recommend this book to all my coaching clients!

Cindy Charlton

Licensed Psychologist, Executive Coach, Communications Specialist

Alan Spector and Keith Lawrence fill a huge void for Baby Boomers. When I hosted a LifeScape seminar at our church, I saw firsthand that many people do very little retirement planning. LifeScape and Your Retirement Quest wisely detail the importance of thinking through your personal growth, values, connectedness, mission, passion, and serving others to prepare for the well-rounded and truly fulfilling retirement we all desire. I highly recommend the valuable principles and practical approach of Your Retirement Quest.

Jim Toy

Community Pastor, Vineyard Community Church, Cincinnati, Ohio