

April, 2015



## Say hello to our new look!

Financial Service Group is excited to share our new logo and look. You'll see this brand imagery reflected in our print and electronic materials going forward. Don't forget to check out our website at [ToYourWealth.com](http://ToYourWealth.com) and join us on Facebook for some lively conversation! We're eager to hear your feedback on our new look. 🌱

## Finding your purpose in life

As published in Racine Journal Times | April 2, 2015 | Justus Morgan, CFP®

What do you want to do when you grow up? Rather than just a question to ask children, we find people in their 50s and 60s on the verge of retirement asking this same question. If your vision of retirement is to golf every day then read no further. If you're wondering what you'll actually do with the next 30 or 40 years of your life, you may be relieved to know you're not alone.

In fact, the whole concept of retirement is evolving as we slow the impact of aging and live longer. Marc Freedman, author of "The Big Shift: Navigating the New Stage Beyond Midlife" has coined a new phrase to identify the stage of life between middle and old age as the Encore Stage.



Freedman provides ten approaches for addressing this new phase ranging from changing our mindset about retirement to applying concepts often used by young adults as they transition into adulthood.

For example, explore the possibility of a "gap year" to pursue other *interests or career opportunities*. *Intentionally taking time off for an extended period of time before returning to the workforce can reinvigorate an otherwise lackluster life through a period of self-discovery, new experiences and exploring other careers. It's also not nearly as expensive as completely exiting the workforce.*

This concept is already in practice as evidenced by the number of people who "retire" only to re-enter the workforce after they find themselves bored with retirement. Another example is the practice of taking sabbaticals by university professors where they suspend their teaching duties for a semester to pursue research or other interests. Why not expand sabbaticals to other professions?

Another proposal is to reframe work from earning a wage to giving back through volunteer service. Not everyone needs earned income once they've achieved financial independence but everyone needs a purpose for living. Wasn't it President Kennedy who asked Americans what they could do for their country in the 1960s? It's not too late to fulfill that promise.

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Ultimately, the greatest obstacle is our own attitude around what we're supposed to be doing (i.e. work 40 years and retire at age 65 to never work again) which is really just someone else's attitude from a different century. If each of us is going to thrive, we need to be able to answer the original question, what do you want to do when you grow up? 🌱

## Is retirement grass always greener?

June 16 panel discussion aimed at exploring the world of retirement

Mark your calendar for this special event! You're invited to join Financial Service Group at an upcoming panel discussion intended to share what life after retirement is like. The panel will consist of several retirees who have taken different paths since retiring. They will share what has surprised them, what to expect, and other valuable insights from the other side of the fence.



June 16, 2015 | 6:30 – 8 p.m.

FSG Office Building | 4812 Northwestern Avenue |  
Mount Pleasant, WI

Seating is open to clients and guests but is limited.  
Please hold your spot by calling Lori at 262-554-4500 🌱

## Live inspired...a monthly thought to keep with you...

Every day is a new beginning. Treat it that way. Stay away from what might have been, and look at what can be.