

Solving The Real Retirement Crisis



Certified Professional Retirement Coach



Retirement is one of the most traumatic changes people undertake in life...

Have you ever felt like you have only been told half of the real story? Like something is missing but you're just not sure what it is or why someone won't come out and say it? Have you ever felt that way about retirement?

Reality is, the media and major news headlines have done a good job pointing out part of the current retirement crisis. In fact, it has become common knowledge that a growing number of baby boomers are desperately behind in saving and in danger of working until their final days.

The problem is that everyone is talking about getting people to retirement, leaving those who are going through it to fend for themselves... to figure it out on their own. The reality is, retirement is one of the most highly regarded and sought after phases of our existence. However, it's also one of the least understood and most traumatic changes that people undertake in life.

This is the real retirement crisis because if new retirees don't have a plan to address the mental, social, and physical aspects of retirement they can struggle with their transition and waste some of the best and most important years of retirement trying to figure it out. But it doesn't have to be this way, and an exclusive group of people, Certified Professional Retirement Coaches, are positioned to make a major impact during this time of great need and change.

The prominent members of this group understand:

- ☑ The “hot buttons” or real life factors that are tripping people up and causing them to fail at retirement.
- ☑ How old and outdated thoughts and perceptions on aging are confusing baby boomers and leaving them unfulfilled and anxious about their abilities.
- ☑ The outrageous mistake that major corporations and the financial services industry are making with benefit plans and traditional retirement planning methods.
- ☑ The personal and financial value of jumping into the fire to rescue others and make a lasting impact in their lives.



What keeps people up at night? The same list retirement coaches help with...

One of the main factors contributing to the real retirement crisis is that traditional retirement planning helps people map out how their financial circumstances will be changing, but doesn't help them figure out how they might personally need to change.

This focus on the situation instead of the person is another reason why people fail at retirement. They understand the impact of something tangible like their income decreasing, but aren't prepared to adjust intangible things like their thoughts and feelings.

As a result, it's easy for people to feel out-of-sorts, confused, and in some cases ripped off. They have been told for years that it will be worth it to slave away at their job while saving money each paycheck. But now that they are there, they have more questions than answers... it doesn't feel like they thought it would... and they don't know why. Even worse, they don't know who to turn to.

What's interesting is that since so much of retirement planning has been focused on the financial aspects, people typically enter retirement with a set of fears related to money. Ask people what their biggest retirement fear is and you will inevitably hear people express concerns about running out of money, fraud, or escalating health care costs.

But what's interesting as you look at retirement more deeply and get to know people in it, you get a completely different picture. One with a different set of fears that make money issues seem miniscule. I'm talking about factors that no one saw coming and that no one told them about.

What really keeps people up at night and stressed out? It's the same list that retirement coaches help people deal with and overcome.

- No purpose or reason to get out of bed
- Not filling time with meaningful things
- Part-time work isn't working
- Miss work friends / few retired friends
- Sick of being a nanny for grandkids
- Not feeling like the same person as before
- Out of sync with spouse
- Volunteer work isn't fulfilling or going as planned
- Want to do new things but not following through
- Gained weight, Watching too much TV

It's an interesting list because it's common to hear how the retirement landscape is changing, but it's not often translated into how it may be, or already is, impacting people in or near it. That makes it important to understand what's causing the Real Retirement Crisis. Some may be surprised to learn, a major part of the root cause comes from misguided perceptions on aging!



Superchargers are being installed near traditional retirement age

Right now, there is a fundamental gap in how baby boomers are approaching retirement. It's a key piece that they, along with financial professionals, and even human resource managers are missing. Ironically, the missing link that can and will change the way people think about and prepare for retirement stems from the most commonly accepted ideas associated with aging. It's the notion that people are living longer than ever before.

I realize that this is a broken record concept that gets played over and over again every time some new survey or research supports it. But it's monumental when you understand it in the right context. The problem is, people haven't come to terms with what this really means because they have been brainwashed to think about aging in a linear format. In other words, they think because people are living longer, they assume they will be older (and less capable) for more time.

This approach to aging can be viewed as assembly line thinking. Where life functions in a conveyor belt fashion. There are well-defined stages we all go through and any new parts, or years in this case, are added to the end of the line.

This is very evident by the way baby boomers respond to the idea that their financial plan should project that they may live to be 90 or even 100. Some of the most common responses are, "I don't want to live that long," or "If I make it past 85, just shoot me."

But that's not what is happening. Instead of extra years being tacked on at the end of the line, superchargers are being installed near traditional retirement age. These supercharges are the reason 60 is the new 40 or 70 is the new 50. As a result, baby boomers feel decades younger than their parents did when they approached retirement. And just as they threw out their parents playbook in the as they moved into adulthood, they are once again breaking the rules.

Essentially, boomers are ushering in a late-stage era of life, where they have 10-20 more years of productive and capable working years when compared to previous generations. Furthermore, they have the resources, knowledge, and collective desire to cause dramatic shifts in the way retirement is both defined and lived.

As a result, a massive paradigm shift is taking place and financial advisors as well as human resource professionals are prepared for it, which means Certified Professional Retirement Coaches are perfectly positioned to establish themselves and the benefits of their work right now!



Corporate retirement programs overemphasize the positive aspects...

The responsibility for employee benefits in organizations, including retirement preparedness, rests with Human Resource (HR) functions. Unfortunately, many HR professionals are unwittingly providing a disservice by not addressing the non-financial aspects of retirement for their 50+ workforce, and in the process, setting many retirees up to fail on several fronts.

First, corporate retirement programs tend to overemphasize the positive aspects of retirement. They imply that life in retirement will be better, simpler, and easy. That their work hours will be replaced with rounds of golf, walks on the beach, time with the grand kids, and space to learn a second language or write that children's book.

But there is nothing automatic or easy about retirement. It doesn't just magically unfold. Employees nearing retirement have to learn new skills, adjust to a new schedule, find new motivations and create new habits. None of which is in that retirement brochure packet everyone gets, but never reads. As a result, recent retirees can struggle with the transition and may even end up regretting their decision to leave, or worse, blame their organization for 'pushing them out while wearing rose colored glasses'.

We hear it all the time, "They don't want us old timers around," or "They don't care about anyone but themselves. I gave my life to the company and this is what I got."

In a world where more organizations are paying closer attention to their alumni, remarks like that are not only bad PR, but can also have a devastating effect on that former employee's self-esteem. This can lead to a dark side of retirement that can include bouts of depression, use of drugs or alcohol to cope, and in the most severe cases, suicide.

Fact is, retirement planning can no longer be compartmentalized into a financial event. It needs to be comprehensive in terms of the employees. It's about taking a more holistic approach that goes one step further by integrating the mental, social, physical, and spiritual aspects of life after work with the financial ones. This is crucial because it enables employees to use multiple factors including personal values, family dynamics, personal health, and finances to decide when to retire, instead of basing such a major decision on the account balance of their 401(k) or 403(b).

The good news is that it is easy to rectify. Work with a Certified Professional Retirement Coach!



This represents a functional shift that changes everything

Retirement coaches are quickly becoming a key part of what it takes to make a successful transition from work-life to home life. The need and opportunity are great and easily recognizable when you see that many of the people who become coaches, have in fact, failed at retirement.

They left the corporate world, they sold their businesses, they put in their 30 or sometimes 40 years in order to get that gold watch. And then they realized something about retirement that very few people know. It's the ultimate secret about life after work... and it happens to be the new term that will replace the old and outdated concept of retirement forever.

What baby boomers, financial professionals, and HR pros need in order to bring everything together has been sitting right in front of them for years. It's a simple upgrade to the term retirement that relieves people from the idea of feeling old, incapable, out-of-touch, or withdrawn.

Simply put, the official new word that replaces the old and outdated concept of retirement is actually **Retirements**. This represents a functional shift that changes everything.

First, it makes the decision to retire from something much easier. Right now, the decision to retire is one of the most stressful things people put themselves through. They rack their brains, run all the numbers, and waste a lot of time and energy trying to prepare for everything that might come up. They worry if they will have enough money, what they will do with their time, how they will make an impact, how they will spend all day with their spouse, and so on.

By acknowledging the idea that each of us may have multiple retirements during our lifetime, the burden is removed from making this huge, one-time, make or break decision. This new mindset says, "What's next?" instead of "I am no longer a productive part of society." It fosters positive thinking and gives boomers permission to be proactive as they transition from one role or situation into the next.

Think about that new definition: *A proactive transition from one role or situation into the next.* It doesn't hold anyone back or label them as old or done. Instead, it empowers people to look and think ahead. Consider it the game-changing insight that retirement coaches have to help people see and begin to plan retirement from a completely new perspective. It's simple, powerful, and combined with the other trends, it makes perfect sense!



Are you ready to inspire, educate, and impact other people like never before?

That leaves one burning question? Are you ready to make a difference. Are you ready to inspire, educate, and impact other people like never before?

The Certified Professional Retirement Coach certification is like no other and stands about the rest because it:

- Coaches you first so you feel confident coaching others
- Positions you as a go-to expert on baby boomers and life in retirement
- Gives you a duplicable process that helps you stake your claim in a booming industry
- Makes you feel significant by having a proven process to help others retire well
- Comes with a 30-day, 2 module money back guarantee

Our designation is an approved continuing education provider by some of the most prestigious organizations including the International Coach Federation, Certified Financial Planning Board, Investment Management Consultants Association, and Society For Human Resource Management. Financial professionals can also find the designation listed on the FINRA website.

Next Steps

- 1) [Watch the Retirement Coach webinar by clicking here](#)
- 2) [Take the 1st Module for FREE—click here to get started](#)

What others are saying:

“What you have put together is so spot on for baby boomers, with the raw truth that exists for so many.”

Steven S.

“I’m in this age group and so much of the information I learned rang true... I am so excited for what it can mean for people to live intentionally during retirement.”

Donna M

“It confirmed my decision to narrow my life coaching niche to retirement coaching.”

Dale C.



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CertifiedRetirementCoach.org

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