






MAXAMAZING Your Retirement™

A resource to help you consider

-  **Who you are and what in Life matters the most to you**
-  **How to make your retirement as amazing as it can be by realizing your Life Goals, Hopes and Dreams™**
-  **How to Bring Your Money to Life™ by aligning it with what matters most...and not Botch it Up™**

Retirement is the Stage of Life when you have Unlimited Discretionary Time, meaning you can do virtually anything you want with your time, as long as you have the capability and resources. Too often, retirees who report they are “busier than ever” in this stage of life which has minimal requirements on their time define Retirement more by what they don’t have to do (wake up early, go to work, and have pressures and responsibilities you don’t want) or by recreational activities—that are enjoyable but perhaps not thoroughly meaningful or fulfilling.

So, how do you make Retirement as amazing as you want it to be? By being strategic and doing those things tied to your unique Personhood that you enjoy the most, with the people you love sharing life. This MAXAMAZING Your Retirement™ resource will guide you through a simple, systematic process of thinking about who you are, which Facets of Life interest you the most and how you are spending your time and with whom. It will define terms and help you consider how you are intentionally using your most precious resource—time—to grow personally and relationally during this wonderful stage of life.

Definitions

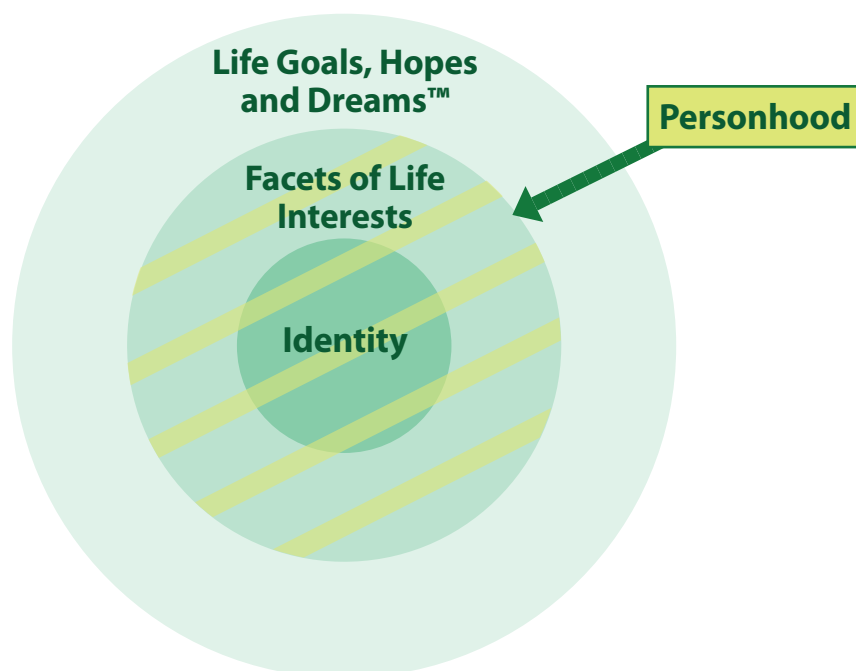
Identity: Who you are at your core being, including your ancestry, roles and responsibilities, abilities and skills, life experiences, relationships and connectedness, spiritual interests and faith, and physical attributes.

Facets of Life: Pursuits and activities you engage in that connect who you are and what you do with the world and the people you do life with.

Personhood: The combination of your unique Identity and the Facets of Life of greatest interest to you that make you the complete person you are.

Life Goals, Hopes and Dreams™: Accomplishments and experiences you pursue (usually with the people who are special to you) that define what the pinnacle of quality of life is for you.

What you choose to do with your discretionary time should stem from who you are, which should impact the Facets of Life you have an interest in and shape your Life Goals, Hopes and Dreams™. The pursuit of these “most important things in life” should be your highest priority.





Identity

This is intended to be a practical, self-reflection and not a deep, philosophical exercise. Note who you are within the categories below that are related to identity—each of which reveals an important part of who you are, but is inadequate by itself to describe you fully.

Ancestry and Nationality (Ethnicity, Race, Culture)

Roles and Responsibilities (Family, Community, Society)

Abilities and Skills, and Things You Do

Life Experiences (Activities and Accomplishments)

Relationships and Connectedness (Meaningful People, Organizations, Views and Interests)

Spiritual Interests and Faith

Physique (Age, Gender, Health)

Fond Memories

Before considering the Facet of Life Interests you have, it would be helpful to think about the Fond Memories you have had throughout your life. Some interests and pursuits you once enjoyed may have laid dormant for many years and you might want to awaken them. In retirement it is common to try new experiences, but at the same time be open to reconnecting with whatever may have been special to you at one point in your life that you would like to consider reestablishing as a meaningful part of your life during retirement. Record your Fond Memories from various stages of your life below.

Fond Memories from childhood, teen and high school years

Fond Memories from college, educational institutions or early adulthood

Fond Memories from raising your own family and/or recollections of your extended family

Fond Memories from your career

Fond Memories from clubs, groups and organizations you were part of

Fond Memories from special events, activities and occasions, and vacations

Fond Memories from your everyday life experiences in any phase of your life

Fond Memories of accomplishments and recognition you received

Special People

Many of your Fond Memories are tied to Special People you once shared life with or perhaps continue to do so. Many of these wonderful folks you hold dearly in your heart may have passed away while others may still be a meaningful part of your life or you could reconnect with. Of course, some relationships were special because of the time and place you were in at the time and others are more timeless. Reflect on those you were thankful to do life with to help you stir your thoughts about who you may want to be part of this stage of your life, or what qualities would be important for those you do life with now to have. Record your memories of Special People from various stages in your life.

Immediate and extended family

Childhood friends

Influential people in my childhood and “formative years”

Peers and leaders in college, the armed forces and educational institutions

Co-workers and professional relationships

Clubs, fraternal organizations, volunteer groups and religious affiliations


Role models and mentors in my adult life


My best friends at various times throughout my life

Facets of Life Interests

There are many aspects or components of life that you can engage in and pursue. Each varies in importance to different people. Rate how important each is to you and write out a specific goal for any activities in each of the Facets that you have an interest to pursue. To prod yourself to incorporate the activity into your life activities, note a time frame for when you would like to give the activity a try or take a concrete step toward it. As a start, rate the importance of each of the Facets of Life on the following scale:


1 = highly unimportant **2** = somewhat unimportant **3** = somewhat important **4** = highly important


 **Health and Wellness** (Taking care of my body through medical care/fitness/nutrition) **Importance: 1 2 3 4** **Time Frame**
GOAL(S): _____


 **Intellect and Skills** (What I want to learn and be able to do) **Importance: 1 2 3 4** **Time Frame**
GOAL(S): _____

 **Avocation and Hobbies** (Pleasurable pastimes I want to pursue with some level of commitment) **Importance: 1 2 3 4** **Time Frame**
GOAL(S): _____

 **Recreation** (Pleasurable activities I would like to pursue for enjoyment and refreshment) **Importance: 1 2 3 4** **Time Frame**
GOAL(S): _____

 **Experiences** (What I want to do and see, Where I would like to go) **Importance: 1 2 3 4** **Time Frame**
GOAL(S): _____

 **Relationships** (Family members and friends I want meaningful engagement with) **Importance: 1 2 3 4** **Time Frame**
GOAL(S): _____

 **Community/Belonging** (Groups of individuals who share my values, beliefs and concerns) **Importance: 1 2 3 4** **Time Frame**
GOAL(S): _____

 **Spiritual/Faith** ("Religion" or sensitivity to the realm that transcends the physical world) **Importance: 1 2 3 4** **Time Frame**
GOAL(S): _____

Circle 3-5 of the most important activities and goals you may be interested in at this time. The sections which follow will review how you may want to include these in your Life Goals, Hopes and Dreams™.

Personhood

The combination of your Identity and Facets of Life Interests define who you are and will grow into/become. This is your “Personhood.” Consider what the most prominent aspects of your Identity and your greatest Facets of Life Interests are now, and what you aspire to be (or become) in your life. How you want to engage life doing the things you enjoy most with the people you enjoy the most will help you identify the Life Goals, Hopes and Dreams™ you should purposefully structure your life to pursue. Review your responses to the previous Identity and Facets of Life Interests section when completing below:

My most prominent and important identity(ies):

The Facets of Life Interests that are most closely tied to who I am or want to be:

Life Goals, Hopes and Dreams™

The things that make life thoroughly amazing for you—given your unique Identity and the Facets of Life Interests you have the greatest passion for—could be tied to a sense of a “life purpose” (what you are *called* to do) or may be more internally focused (what you *want* to do). Life Goals, Hopes and Dreams™ can be activities or accomplishments you are pursuing, or they might just be a frame of mind. They might include others or not. Review your responses to Facets of Life Interests when completing the section below:

My Life Goals, Hopes and Dreams™ related to and including others are:

My Life Goals, Hopes and Dreams™ are to accomplish the following:

The activities I would like to be involved in as part of My Life Goals, Hopes and Dreams™ are:

What I would like to see or experience or simply include in My Life Goals, Hopes and Dreams™ are:

In the next section we'll explore how you are spending your time and consider how closely the activities you are regularly involved in are promoting the Life Goals, Hope and Dreams™ you aspire to live and experience.

Daily and Weekly Life Rhythm Activities

Most people have some degree of regularity in their schedule, based on the time of the day and day of the week. To help you be purposeful about making the most of your 168 hours/week, it's a good idea to take an inventory of your time usage. Record the regular Life Rhythm activities you typically do every day (like using the internet, watching TV, reading) and weekly (such as part-time employment, volunteering, social activities, reoccurring appointments for medical care, family engagements, spiritual life, etc.)

Things I Regularly Do Every day

Time Commitment

Things I Regularly Do Weekly

Monday

Time Commitment

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday



Less Frequent and Regular Activities—Monthly Perspective

In addition of your daily and weekly activities, you are likely to be involved in important though less frequent and less regular activities. Record the activities you typically do every month that take up at least one hour per month, that were not listed in the previous Daily and Weekly Life Rhythm Activities section.

Activity	Time Commitment
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Not all your time is truly discretionary; you have regularly occurring activities that you will do at least once a month that can be divided into three categories, in order of decreasing importance:

- 1) Things you truly have to do—everything from sleeping, eating, chores and taking care of your health
- 2) Things you “have to do” (because of choices you made and continue to make)—such as exercising, caring for pets, helping others, watching grandchildren, and caring for your home and yard. These are obligations you have chosen to take on (willingly or out of a sense of obligation) and you may even enjoy...but you could choose to discontinue.
- 3) Things you do out of routine that you really do not have to do—like reading the newspaper, spending time on the computer, engaging in your hobbies, watching TV, socializing, etc.

The 2nd and 3rd categories—“have to do” (which you really don’t) and routine activities—are potential time wasters you do out of habit, but might not add measurably to your quality of life. Review the lists of Daily and Weekly Life Rhythm and Less Frequent and Regular activities—whether done out of habit or are loosely planned— **and put a line through those you honestly say are neither necessary, meaningful nor especially enjoyable**. Consider removing them from your list of regular activities to provide you more opportunity to use your discretionary time doing those things you truly value.

The objective is not to account for absolutely everything you do to squeeze every minute out of your day, but to be wiser with your time. This exercise will help you answer, “where did all my time go?” and help you make important changes.

Choose to fill your calendar with activities and responsibilities that are enjoyable and beneficial to you and give you a greater life purpose. Identify activities related to your Identity and Facets of Life Interests that you would like to add to your calendar or simply start doing with some degree of frequency— particularly as they are related to your Life Goals, Hopes and Dreams™:

Review your list of Life Goals, Hopes and Dreams™ and restate them with greater clarity and purpose.

In the next section we will explore how your finances can be aligned to promote growth in the Facets of Life you have the most interest in as part of your Personhood and how that would allow you to pursue your Life Goals, Hopes and Dreams™ more effectively.

Maximizing the Value of Your Finances

What role does money play in helping you engage in the Facets of Life that are important to you?
Would allocating more of your finances to any of the Facets of Life Interests in a way that is aligned with your Life Goals, Hope and Dreams™, give you greater enjoyment in life?

Health and Wellness

Benefits of more Money here: _____

How this would promote my Life Goals, Hope and Dreams™?: _____

Intellect and Skills

Benefits of more Money here: _____

How this would promote my: Life Goals, Hope and Dreams™?: _____

Avocation and Hobbies

Benefits of more Money here: _____

How this would promote my: Life Goals, Hope and Dreams™?: _____

Recreation

Benefits of more Money here: _____

How this would promote my: Life Goals, Hope and Dreams™?: _____

Experiences

Benefits of more Money here: _____

How this would promote my: Life Goals, Hope and Dreams™?: _____

Relationships

Benefits of more Money here: _____

How this would promote my: Life Goals, Hope and Dreams™?: _____

Community/Belonging

Benefits of more Money here: _____

How this would promote my: Life Goals, Hope and Dreams™?: _____

Spiritual/Faith

Benefits of more Money here: _____

How this would promote my: Life Goals, Hope and Dreams™?: _____

Financial Planning Considerations...for MAXAMAZING Your Retirement™

How can you structure your assets to provide the income necessary to fund the Facets of Life Interests tied to your Life Goals, Hopes and Dreams™? (Consider replacing “I” with “we” to include your partner.)

Can I benefit from more productive income strategies?

Can I get better results with a different investment allocation that does not increase my risk?

Am I comfortable taking more risk to get more growth? Do I need more growth?

Financial Planning Considerations...for making sure you Don't Botch It Up™

What plans can you put in place so bad life events you're concerned about won't Botch Up your retirement and impact whomever is relying on your income/assets? What planning strategies do you need to be aware of?

If I have too much investment risk, what can I do (and still earn returns to meet my needs)?

If I might run out of money in my lifetime, what should I do now, before it may be too late?

If I or my partner are not protected from the loss of income due to our death, what should we do?

If I am not protected from a medical or long-term care crisis, how can I protect myself?

If I am exposed to the risk of personal liabilities, are there any “easy solutions?”

If I have not put a plan in place to reduce my income taxes, what steps should I take?

If I have not properly planned for my needs toward the end of my life and the legacy I will leave, how can I take corrective action?

For best results review with a Certified Financial Planner™ practitioner or other qualified financial advisor.

Dedicated Financial Services is a full-service financial planning firm, providing investment advisory services, income planning, tax analysis, risk neutralization and legacy planning advice. At Dedicated Financial Services we believe the benefit of assets is not simply their accumulated worth but how they can empower you to meet your goal of MAXAMAZING Your Retirement™. We help clients accomplish this by aligning your assets with whatever it is in life that matters the most to you. We call this Process "Bringing Your Money to Life™." We would be happy to walk you through financial planning strategies designed for you to get the most from your money.



The Dedicated family of companies was founded in 2002 by Leonard "Len" Hayduchok, a graduate of the Wharton School of Business and Biblical Theological Seminary (now known as Missio Seminary). Len is a Certified Financial Planner™ practitioner with over 30 years of experience in the financial services profession.

Len is a frequent contributor to major financial media and presents proven financial strategies in original, proprietary formats to avoid the confusion and misunderstanding that comes from preconceived beliefs investors and consumers have and biases in the financial industry. One of his favorite resources is the Theology of Money™ model that helps individuals who are spiritually minded consider their Core Soul Needs™ when planning and making financial decisions.

Len and Joyce have been married for over 30 years and have four adult children: US fighter pilot, entrepreneur, health care professional and computer scientist.



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