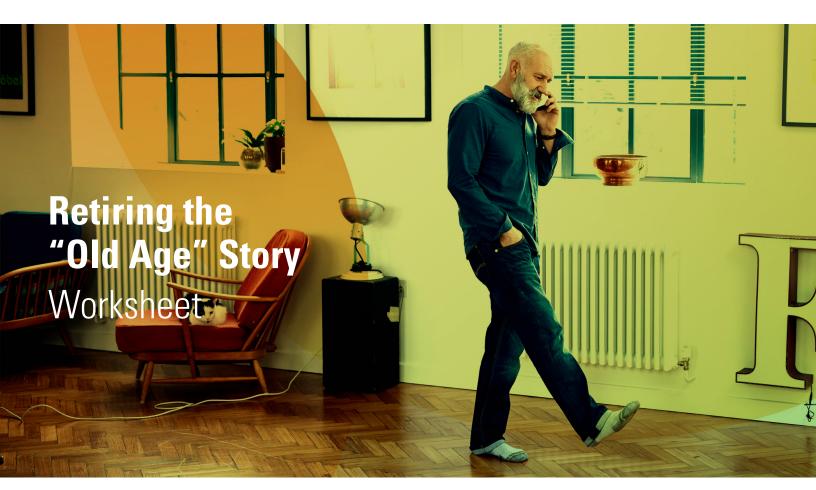


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Our benchmark is the investor.



ging unfolds differently for each of us. We all enter the process at unique starting points and then proceed through a variety of experiences that vary from person to person.

The idea that there exists one single state of older being that kicks in at age 50, 65, or at any other single age, defies logic.

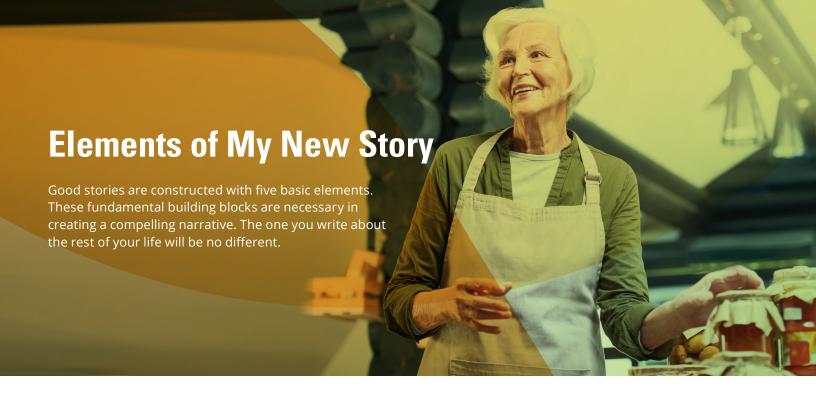
Your Unique Story for the Years to Come

Many Americans don't consider how to personalize what happens next and end up surprised with how things ultimately unfold. They didn't plan well and ended up living someone else's idea of retirement.

By jotting down your thoughts on paper, you make them real. And by making them real, they become something you can take specific action on. This exercise can help begin getting the ideas flowing.

Completing This Worksheet

- Take a look at the explanations of the various components (starting on the next page) that make a good story and then take a shot at answering the accompanying questions.
- 2 Start filling in the blanks on the back cover of what a typical day might look like in the years to come.
- 3 Share your story when you're done. If you're part of a couple, discuss the similarities and differences with your partner. Make sure to talk with your financial professional to help make sure you're on the path to making your story a reality.



Characters



The protagonist of this particular story is you, of course. So, how will this main character act? How you see yourself down the road shouldn't be shaded by how someone a certain age acts

or your perception of what a retired person should do. You, and perhaps that significant other who may co-star in your upcoming story, can be whoever you want. The other people you know will play a continuing role in your life as your supporting cast. And you might meet new characters, too.

Write down how you would describe yourself if you met someone who you didn't know? How do you think that description will change tomorrow? Who will be your supporting cast?				

Setting



Where will it all take place? Is it simply a continuation of where your current one is set? Or do you make a break and set it somewhere else? You may want to move to that location you've always wanted to live.

Perhaps, you'd rather stay in the same house and begin your story where you currently reside? There is no right or wrong answer for this one. The only answer is the one that works best for you.

down the	xactly are yo e main reasor operations.	Ü	Ü	e coming yea particular loca	

Plot



This may be the most difficult component because it could be completely different than the familiar one that we've been told. Maybe your life changes. Maybe it doesn't. You can go on working as long as

you want or need to these days. But when you begin to take more time for yourself, do you know what you'll want to focus on? It's easy to follow what's been laid out—but when there is unlimited choice, how do we choose what to do?

Write down the first three things that come to mind when sor asks, "If you could do anything at all now, what would it be?" without a big lottery jackpot, you should strive for those objections.	Even

Conflict



Every story has an obstacle the hero must overcome. Understanding the potential conflicts in your own story will help you know what you must prepare for in the days ahead.

Is it making sure you have sufficient retirement income to last the remainder of your life? Will it be health issues that you have to tackle? Whatever those main struggles will be, identify them to help move your narrative forward.

What are the potential roadblocks you anticipate are ahead for you? Write down what you think will be the personal hurdles you'll have to				
overcome to stay on track.				

Resolution



When this next chapter nears its conclusion, what will you have wanted to achieve? Are there places in the world you have yet to see? What else is on the bucket list that you'll want to make happen?

Knowing your desired ending can help you work backward to piece together the path to get there. Understanding how far many of us are from that point in our story is key to creating a compelling narrative moving forward.

Write do	own the le	gacy that y	you'll wan	t to leave l	II is said an behind. The e pieces in	n think

A Day in the Life of the Future You

Remember those fill-in-the-blank word games from when you were a kid? Now, you have the opportunity to fill in your own story. Give it a try.

I'm going to	from/at		when I'm
I'm going to	:/keep on working)	(primary career)	(age)
After that, I'll probably set th	e alarm on(smart phone/smart s	to wal	ke me up next to
	_ aroundevery r	morning. I'll most like	ly be living in
name of significant other or favorite pet	t) (time)		
at that time.			
(home location)			
For my first meal of the day,		(breakfast food 1	")
probably end up eating	Afterwards, reakfast food 2)	, I'll get myself ready (and travel
tov	where I'll spend the rest of i	my day	
(place)		(doing an a	activity/hobby/job)
and			
(activity/hobby/job).			
When I return home, I'll mos	t likely spend the remainde	er of my evening	·
			(verb)
After dinner, I'll try to give a	ring or email		regularly
		(name 3 people)	
before I go to bed around	each night. (time)		
During this period of my life,	, I'm looking forward to		_ since I really didn't
		(verb)	
get a chance to when I was y	ounger. No matter what, I	want to make sure th	nat I still make time to
I'd also like	to find out how to	an	d spend more time
(verb)		(anything)	
discovering all I can about _	(anything)		. To me, getting older isn't
about, it's,	really about	·	
(anything)	(anything)		

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