



Personal Fulfillment During Retirement

Retirement planning is traditionally thought of in terms of financial and insurance planning, organizing your estate, deciding where to live, etc., but equally important is *enrichment planning*—creating a plan for ongoing personal and professional growth, remaining productive and energized, and maintaining a sense of purpose and personal fulfillment. An enrichment plan begins with identifying specific activities and areas of interest that bring you joy, fulfillment and vitality. This list can then be used as guide that will lead you toward people, places and activities that will provide fulfillment.

Though many people know with certainty what their passions are, many people have simply not taken the time to truly think about and identify their passions. Understandably, they have been focused on other things, such as jobs, families and financial security. If you fall into the latter category, this guide will help you explore and identify your passions—both personal and professional—and give you the tools you need to create an action plan for achieving a positive, meaningful and rewarding future when you retire.

Identifying Your Passions

One of the most important first steps to personal fulfillment in retirement is identifying your passions—those things you love to do, that inspire you, that lift your spirits and help you grow. By identifying your passions, you'll create an internal “compass,” a guide that will lead you to new career paths for service, learning and self exploration—and new possibilities.

The following exercises can help you identify your passions and put you on the road to enriching your life. At the end of this guide, you'll find a “Discovering Your Passions

Worksheet” that can help you keep track of your answers to each exercise and organize your thoughts as you go through this guide.

Conduct an Inventory of Your Talents

As a first step, many people find it helpful to take an inventory of their talents. Talents are not necessarily job-related or technical skills (such as computer proficiency) rather they can be things like making people laugh, having a “green thumb” or being a good cook. Make a list of your talents on the worksheet at the back of this guide, and then ask yourself, “How can my talents lead me to things that excite me?”

Ask Yourself, “What Makes My Time Fly?”

When you are doing something that fully engages you, naturally you don't pay attention to time. When hours seem to fly by like minutes, it's a good indication that you're passionate about what you're doing. Using the worksheet, list activities you enjoy so much that you actually lose track of time and then think of where these activities might lead you. If you enjoy being with children, for example, does the notion of teaching or volunteering in the school system intrigue you? How about writing children's books or being a guide at the local children's museum? The list should be a “living” document, one that you refine and add to on a regular basis.

Take an Opinion Poll

Often, friends and loved ones can help you get clarity on personal matters. Take a poll of the people you're close to, asking the following questions:

- What do you think I'm good at?
- What do you think are my greatest strengths?
- Where do you think I would make my best contribution?
- Is there something you think I'd be a natural at?



Their answers might not always lead you directly to your passions, but they can be a helpful step in the right direction. You might also want to consider including some people or acquaintances who you are not as close to in your poll. They might be more objective than close friends or loved ones. Use the worksheet to keep a list of the things your friends think you're good at and ways in which they think you can use your skills.

Keep a "Most Unwanted" List

This is a list of things that you definitely don't want to do. If you're having trouble identifying what you're passionate about, it often helps to identify what you're not passionate about. Your friends and loved ones might identify things you would be good at, but only you know if you have any interest in pursuing them. If you don't, add them to your "most unwanted" list at the end of the guide.

Consider People You Like to Be With

Think about those people who bring you the most joy, energy, inspiration and motivation. In many cases it may be family members, but think out of the box. You can learn from mentors in your industry, co-workers, and even, at times, acquaintances. Think about the type of people you've enjoyed working or interacting with in the past and how this might translate into your passions. What type of people would your passions ideally put you in contact with? For example, do you want to be surrounded by people who make you laugh; people who help motivate you; people who help you relax—or a combination thereof? List in order of preference the different kind of people you particularly like—or think you would like—to interact with.

Look for "Lightning Rods"

Often, you discover a passion by trying new things. Some people know the first time they play tennis, for example, that they're hooked for life after just one game. Also, think back to activities you loved to do when you were younger, but have fallen by the wayside. Open yourself to new experiences, and when

lightning strikes, pursue that passion! Use the checklist at the end of this guide to make a list of your "lightning rods."

Learn By the Power of Examples

As the saying goes, experience is the best teacher. But if you're having trouble experiencing your passions, learning by example is the next best thing. One way to do that is to identify people you know personally who seem to be in touch with their passions (i.e., they bring energy and excitement to everything they do). Using the worksheet, make a list of people you know like this and talk with them. Pick their brains about how they've been able to find the passions in their lives.

You might even learn from the examples set by your heroes, whether you know them personally or not. Tiger Woods, for example, is a hero to many golfers. Clearly Tiger is passionate about golf. And, he's successfully made his passion into his life's work. If Tiger is a hero of yours, you might want to read the books that have been written about him or the interviews he's given. His thoughts and perspectives—on golf, on competing, on success—might hold some valuable lessons for you.

Create a Collage of Inspirational Images

Some of us relate to pictures more easily than we relate to words. If that describes you, this exercise might appeal to you. As you read newspapers and magazines, tear out the pictures that please and inspire you, that make you feel energized or excited, or that have an uplifting effect on you. Don't limit or second-guess your choices. Once you have enough photos, make a collage that you can actually hang on the wall and view from time to time. As you examine your collage, look for themes that seem to be suggested or repeated by the photos you've selected. If you're struggling to put words to your passions, this approach can be invaluable. (You might also create a collage of photos that have just the opposite effect on you—the visual equivalent of keeping a "most unwanted" list.)

Discovering Your Passions Worksheet

For your convenience, we've included this worksheet to help you complete the exercises discussed in this guide. It is designed to help you focus on discovering your passions, and to organize and list your thoughts. The exercises are intended to be a guide only; adapt them to your own needs as you see fit. If you need additional space, make copies as necessary.

Inventory of Your Talents

My Talents

Things That Excite Me

"What Makes My Time Fly?"

Activities That Make Time Fly

Possible Application or Vocation

Take an Opinion Poll

What My Friends Think I'm Good At

How Friends Think I Can Use My Skills

Keep a "Most Unwanted" List

Things I Don't Want to Do

People I Like to Be With

“Lightning Rods”

Things I’ve Done That Excite Me

Things I’d Like to Try/Experience

Learn By the Power of Examples

People in Touch With Their Passions

Interview and/or Research

Taking the Next Step

Now that you've begun to identify your passions, review the lists you've made on the worksheet and create a list of passion-based options—all of the activities and experiences that could unite you with your passions. If your passions include gardening, for example, your list might include building your own greenhouse, working at a nursery or gardening store, joining a gardening club or online chat group, or subscribing to gardening magazines or newsletters. If baseball is your passion, consider playing in a recreational league, volunteering to coach or umpire little league, collecting memorabilia, writing about or photographing local teams for your town newspaper, or organizing group trips to away games.

Don't stop to consider whether a particular option is practical, financially feasible or even worthwhile. Unleash your creativity, brainstorm with a friend or loved one, and don't hold back! Try to create the widest array of options possible because each option may trigger new and better ideas. In addition, the process of creating a list of options may help you clarify exactly what your passions are.

Passions	Options
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2.	<hr/> <hr/> <hr/> <hr/>
3.	<hr/> <hr/> <hr/> <hr/>
4.	<hr/> <hr/> <hr/> <hr/>

Pursue Your Passions!

Select items from your options list that you can put into action now. Do the things on your “What Makes My Time Fly” list. Eliminate from your life those things on your “Most Unwanted” list. Commit to pursuing your passions and you will not only begin to clarify what they really are, but you will also jumpstart the process of enriching your life!

Remember that all of this—identifying and pursuing your passions, creating a list of options for your future, making sure you’re moving toward enrichment—is a gradual, ongoing process. And, it’s one that may take you in new or unexpected directions. Once you’ve begun exploring your passions, you might find that some turn out to be little more than short-term interests. Others might become long-term hobbies, but not as consuming as true “passions.” This is to be expected. You’ll find that your real passions endure, although they might evolve over time, and they’ll provide you with a continuous sense of joy and fulfillment.

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