



YOUR RETIREMENT, YOUR WAY

Thriving, Dreaming, and Reinventing
Life In Your 60s and Beyond





Table of Contents

Introduction

Welcome	06
How to Get the Most Out of This Journal	07

Module 1: Setting the Scene for Your Retirement

Exercise 1: Looking Back and Understanding Your Present	10
Exercise 2: Revisiting Your Core Values	12
Exercise 3 Imagining the Future	14
Journaling Pages	15

Module 2: Science of Healthy Aging, Travel and Financial Confidence

Exercise 1: Science of Healthy Aging	21
Exercise 2: Travel & Adventure Planning	24
Exercise 3: Financial Confidence	26
Journaling Pages	27

Module 3: Energizing Your Retirement - Mastering Change and Creating Your Retirement Thrive Plan (RTP)

Exercise 1: Three Phases of Transition	32
Your RTP: Your Retirement Vision	33
Your RTP: Your Retirement List of Goals	34
Examples of Retirement Goals	
Journaling Pages	35

Module 4: Thriving in Your Retirement - Growth Mindset, Habits and Your Action Plan

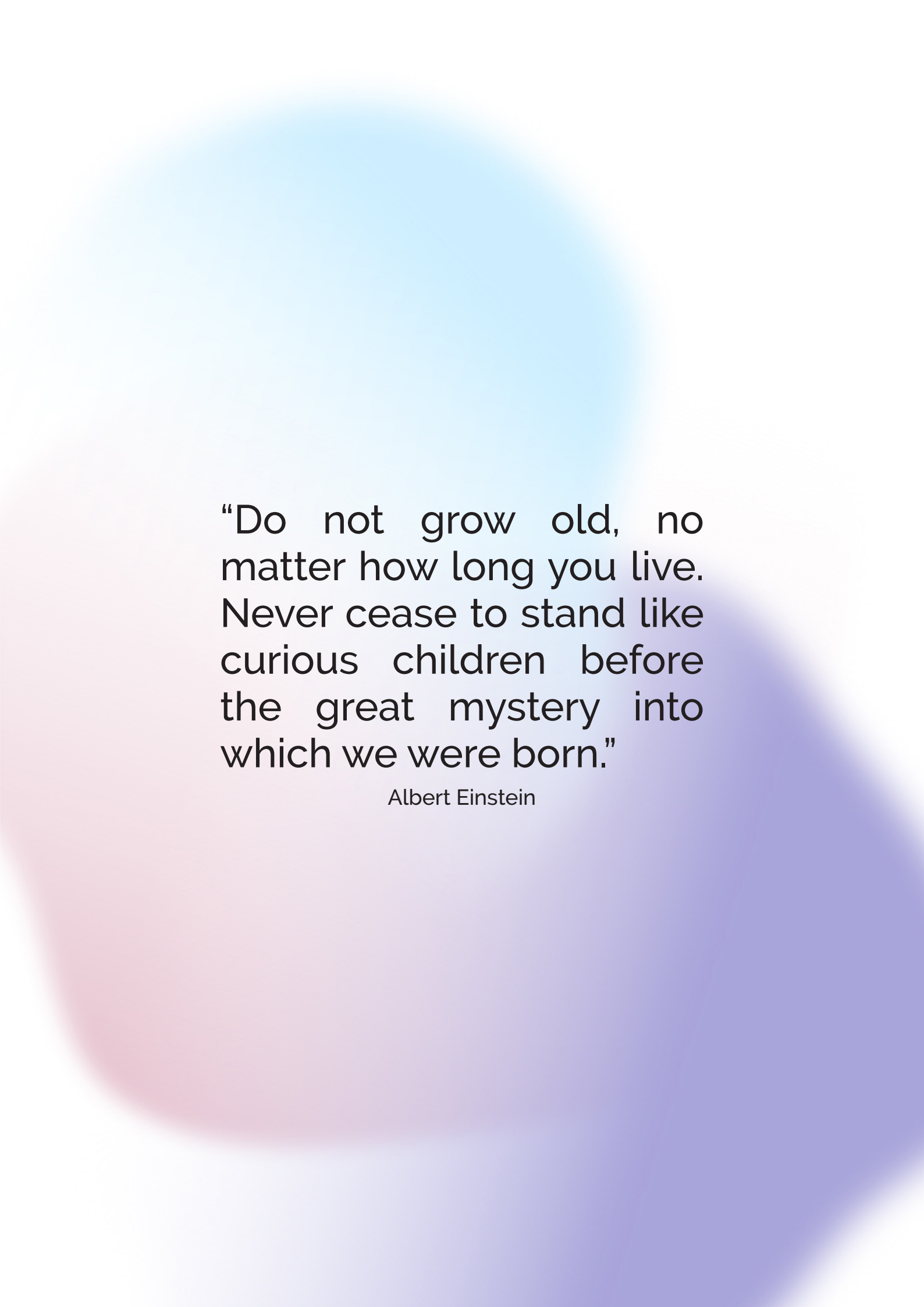
Exercise 1: Growth mindset and Cultivating Positive Habits	40
Your RTP: Your Action Plan	41
Journaling Pages	42

Module 5: Optimizing Your Retirement- Teaming Up with ChatGPT and Tracking Your Progress

Exercise 1: Teaming up with ChatGPT	47
Your RTP: Your Check-in	48
Journaling Pages	49

Module 6: Self-Coaching for Life

The Six-Month Cycle and Steps: Reflect, Recalibrate & Renew	54
Journaling Pages	60



“Do not grow old, no matter how long you live. Never cease to stand like curious children before the great mystery into which we were born.”

Albert Einstein

This journal is your guide to creating a vibrant retirement—a time filled with curiosity, adventure, and growth.

Retirement is your opportunity to thrive, explore new possibilities, and discover what truly fulfills you.

The best is yet to come!

My Retirement Thrive Journal

Congratulations on taking the first step toward creating a vibrant, meaningful retirement—one shaped by your dreams, your goals, and your next chapter of life. As we live longer than ever before, it's essential not only to add years to our lives but to fill those years with vitality and purpose.

Today's retirement is no longer just about winding down; it's an opportunity to rediscover passions, explore new interests, and cultivate a lifestyle that truly fulfills you.

Whether you're imagining grand adventures, an encore career, volunteering, creative pursuits, or simply more time for what matters most, this journal will guide you every step of the way.

We'll use a powerful five-part framework to chart your course:

- **Envision** – Craft a clear and inspiring vision for your retirement.
- **Plan** – Develop your personalized Retirement Thrive Plan (RTP) to turn that vision into reality.
- **Act** – Take small but consistent steps that build momentum toward your goals.
- **Reflect** – Use journaling and self-coaching to stay on track, celebrating wins and adjusting as needed. ChatGPT will be your digital mentor and learning partner.
- **Renew** – Revisit these steps periodically to embrace growth, adapt to change, and stay aligned with what brings you joy.

This course isn't about dictating how you should retire. It's about equipping you with tools, structure, and support to coach yourself to a retirement that feels deeply personal—whether adventurous, laid-back, or somewhere in between.

By the end, you'll have a clear roadmap and the confidence to step into this new chapter with energy and optimism. Let's begin your journey toward a retirement that truly lets you thrive!

How to Get the Most Out of This Journal

Once you have watched the videos for each module, go to the exercises in this journal and work your way through them.

Use your insights and reflections to guide you, identifying areas to focus on and practical steps to take towards your epic retirement.

You have plenty of blank pages to reflect on the questions and journal freely. This is your space—use it however you like!

Let your thoughts flow freely, without judgment or overthinking. This journal is your space for exploring, discovery, and clarity.

Revisit your reflections often—they will become a valuable roadmap for your journey. Use what you uncover to refine your goals, track your progress, and stay aligned with the retirement you're creating.

Take your time, enjoy the process, and trust that every small step you take brings you closer to the vibrant, fulfilling life you deserve.



***“The future belongs
to those who believe
in the beauty of their
dreams.”***

Eleanor Roosevelt



Module 1: Setting the Scene for Your Retirement

In this module you will:

- Begin shaping the retirement you truly want as you step into one of the most exciting chapters of your life
- Build a vision of what your life in retirement could look like. Think about your dream retirement. You need to work out what *you* want for your retirement— everyone's retirement is unique to them
- Spend some time reflecting on your past and understanding your present, what you love and don't love, what your core values are, and what skills and strengths you bring to this next chapter of your life.

Questions for Reflection: Looking Back and Understanding Your Present

1. Which experiences or activities have brought you the greatest sense of joy and purpose?
2. What are you most proud of?
3. What are the top three strengths that have served you well throughout your life? How might these strengths continue to support you in retirement?
4. What activities or hobbies make you feel energized and engaged? How can you build on these to create a meaningful and rewarding retirement?
5. What skills have you developed over the years that you enjoy using? How could these skills be applied in new ways during your retirement?
6. What is missing from your life?
7. Do you feel secure and confident about your financial plans for retirement?

[illegible]

[illegible]

Exercise 2:

Revisiting Your Core Values: A Guide for Your Retirement Years

As you step into this new chapter, understanding your core values can help you navigate decisions, seize opportunities, and design a life aligned with what matters most to you.

At this stage, you may already have a clear sense of your values, but revisiting can provide clarity and direction as you navigate this exciting new chapter.

Your core values are like an internal compass—they represent what is most important to you, guide your decisions, and define what fulfills you and keeps you connected.

Step 1: Questions for Reflection

Take a moment to reflect on the following areas and note down recurring themes or values:

1. What values matter most to you and guide how you live your life?
2. When have you felt most fulfilled and what values were present?
3. What gives your life purpose or connects you to something greater?
4. How have your values supported you through challenges in your life?

Step 2: Choose Your Values

Review the list of 40 common values below. Identify up to 10 values that resonate with you or feel most important at this stage of life.

Acceptance	Contribution	Flexibility	Love
Accountability	Connection	Freedom	Love of learning
Ambition	Courage	Forgiveness	Loyalty
Authenticity	Creativity	Gratitude	Mindfulness
Autonomy	Curiosity	Growth	Resilience
Balance	Determination	Health	Respect
Beauty	Empathy	Honesty	Responsibility
Challenge	Encouragement	Humility	Self-awareness
Collaboration	Equality	Integrity	Spirituality
Compassion	Equanimity	Kindness	Trust

Step 3: Narrow Down to Your Top 5 Values

From your list of 10, choose the 5 values that feel most essential to your identity and vision for retirement. To help you decide, consider:

1. Which values guide your daily decisions effortlessly?
2. Which would you never compromise, even during tough times?
3. Which values were present during your most fulfilling moments?

A Tip for Putting Your Values into Practice

Once you've identified your core values, use them as a guide when planning and making decisions. Ask yourself: *"Does this action align with my values, or is it pulling me away from them?"*

By staying true to your values, you'll find greater clarity and fulfillment as you design a retirement that's uniquely meaningful to you.

Write your **values** here.

[illegible]

Exercise 3

Questions for Reflection: Envisioning the Future

Take time to picture your ideal retirement. Everyone has their own dreams—what’s yours? By defining what you want in your life you’re not just thinking about retirement, you’re building an inspiring vision for this exciting new chapter in your life.

Meaning and Purpose

Whether it’s through exploring your Ikigai—your “reason for being”—or engaging in meaningful activities that align with your values, purpose not only enriches your daily life but also promotes longevity and vitality.

Your Daily Life

Staying engaged and fulfilled is important at all stages of your life. Think about what will give you a sense of meaning in your everyday life. You need things to look forward to every week - things that give you a sense of belonging.

Travel and Adventures

If travel is on your list, start mapping out your dream destinations. Build your bucket list, research costs, and save for the adventures that matter most to you. Look ahead 3-5 years to get motivated and start prioritising the adventures of your dreams.

A Part-time Encore Career, Volunteering or a Project Doing Something You Love

An encore career, volunteering or taking on a project offers the opportunity to explore new passions and take advantage of skills and experience you have gained over many years. Consider what truly ignites your passion and what difference you want to make.

Questions for Reflection: Envisioning the Future

1. What activities or experiences are you looking forward to in this phase of your life?
2. How do you envision your ideal day or week in retirement?
3. What dreams or goals have you always wanted to pursue but haven’t yet had the chance because of work commitments?
4. Are there places you’ve always wanted to travel to? What excites you about exploring them now?
5. Do you see yourself starting a business, passion project, or volunteering? If so, what would it be?
6. What hobbies, interests, or skills would you like to develop or revisit in this new chapter?
7. How can you nurture deeper connections with family, friends, or your community?
8. If you could live this next chapter with no limits, what would you do?

[illegible]

[illegible]

[illegible]

[illegible]

***“Your life does
not get better by
chance, it gets
better by change.”***

Jim Rohn



Module 2: Science of Healthy Aging, Travel and Financial Confidence

In this module you will:

- Understand the key factors of healthy aging that contribute to longevity and vitality
- Learn how to improve your health span, not just your lifespan
- Gain tips on design meaningful travel experiences, from budget-friendly adventures to bucket-list trips
- Understand your financial parameters for retirement and gain clarity on your financial position.

Exercise 1

Science of Healthy Aging

Drawing on insights from experts like Dr. Peter Attia, Dr. Kelly McGonigal, and others, this module introduces six key ingredients for healthy aging:

Nutrition: The food you eat is foundational to your health. A diet rich in whole, unprocessed foods—like vegetables, fruits, lean proteins, and healthy fats—can reduce the risk of chronic diseases and support your well-being.

Exercise: Regular physical activity enhances both physical and mental health. By incorporating strength training, balance exercises, and aerobic activities, you can maintain vitality, cognitive sharpness, and emotional resilience.

Sleep: Quality sleep is crucial for recovery, memory, and emotional regulation. Establishing consistent routines and creating an optimal sleep environment can transform your overall health.

Emotional Health: Your emotional well-being directly affects your physical health. Prioritizing relationships, practicing mindfulness, and fostering a sense of belonging are powerful tools for longevity.

Modern Medicine: Proactive health management, including regular check-ups and tailored medical interventions, can complement lifestyle changes and address unique health concerns effectively.

Time in Nature: Spending time in nature is a powerful way to support both physical and emotional health. Exposure to natural surroundings lowers stress hormones, reduces blood pressure, and boosts mood.

Time in green spaces has also been shown to improve cognitive function and enhance creativity. Whether it's a walk in the park, gardening, or sitting by a lake, connecting with nature can rejuvenate your mind and body while fostering a sense of peace and connection.

Questions for Reflection: Healthy Aging

1. How does your current diet align with the principles of healthy eating for longevity?
2. What steps can you take to incorporate more movement into your daily routine?
3. How consistent is your sleep schedule, and what changes could improve your sleep quality?
4. How do you currently manage stress, and are there additional ways you could prioritize your emotional health?
5. Who are the key people in your life, how can you strengthen those relationships, and how can you stay open to developing new connections?
6. How often do you spend time in nature, and how might this enhance your physical and emotional well-being?
7. Are there any regular health screenings or medical consultations you've been putting off that could support your longevity goals?
8. What small, achievable actions can you take today to improve your overall health span?

And finally, the key questions

9. *Why do you want to live a longer, healthier life?*
10. *What meaningful experiences and relationships make it worthwhile?*

[illegible]

[illegible]

Questions for Reflection: Travel and Adventure

For many, travel can be a wonderful way to enrich your retirement, whether through short-term trips, long-term adventures, or even a bucket list of dream destinations. Some people prioritize major once-in-a-lifetime experiences, while others find joy in frequent, smaller getaways. If travel fits into your retirement vision, consider the questions below.

1. What role does travel play in creating a fulfilling life?
2. What destinations and adventures are on your bucket list?
3. How can you align your travel plans with your budget and financial goals?
4. What is one destination or adventure you could realistically plan for in the next year?
5. If traveling alone, how might you connect with others to make the experience more enriching?
6. Do you prefer structured itineraries or more spontaneous travel, and how does this fit with your personality?
7. Are there any local or nearby adventures to where you live, you've overlooked that could bring joy without requiring extensive planning and cost?

[illegible]

[illegible]

Exercise 3

Questions for Reflection: Financial Confidence

This is about creating a sense of security and freedom that enables you to live your retirement years fully. With longevity increasing and the trends of the great unretirement reshaping what retirement looks like, now is the perfect time to reflect on your financial situation and how it supports your vision for the future.

1. What does financial confidence mean to you in your retirement years?
2. Do you feel clear about your current financial situation and future needs?
3. Are you interested in working part-time or pursuing a passion project in retirement? How could this support your financial confidence?
4. If financial confidence is an area of concern, what actions can you take, or advice can you seek to address it?

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

[illegible]

[illegible]

[illegible]



“Vulnerability is
the birthplace of
innovation, creativity,
and change.”

Brené Brown



Module 3: Energizing Your Retirement – Mastering Change and Creating Your Retirement Thrive Plan (RTP)

In this module you will:

- Learn the psychological impact of major life changes and transitions, including retirement
- Learn how to recognize and process emotions during times of change
- Explore the four key ingredients of health and vitality, connections, living with purpose and dreaming big, for thriving in retirement.
- Learn evidence-based ways to achieve your goals
- Start building your Retirement Thrive Plan by creating your vision and goals.

Exercise 1

Questions for Reflection: Three phases of transition—letting go of the past, navigating the in-between stage, and embracing your new beginning (from William Bridges)

1. What parts of your previous work identity or lifestyle do you find difficult to let go of?
2. What transition phase are you currently going through and what emotions are you experiencing? (Perhaps excitement? uncertainty? loss? relief? other?)
3. When you think about creating a retirement where you thrive, what feelings come up for you?
4. How can you ensure this phase reflects your authentic self?

[illegible]

Your Retirement Thrive Plan (RTP)

Your vision is a broad statement about the kind of retirement you want to create - what a fulfilling, joyful, and meaningful retirement looks like for you.

Your vision does not need to be specific, but it is important to consider the four key ingredients below of a retirement where you thrive.

- **Health and Vitality:** Prioritizing your well-being helps you thrive in retirement. A focus on physical, mental, and emotional health will help you stay active, energized, and engaged.
- **Meaningful Connections and Growth:** Retirement is an opportunity to nurture relationships, stay socially active, and continue learning. Who do you want to spend time with? What are you curious about and want to learn more?
- **Living with Purpose:** A meaningful retirement includes activities that give you a sense of purpose and contribution. What brings you joy and purpose?
- **Dreaming Big:** Retirement is your opportunity to embrace adventure and new possibilities. Are there big dreams you want to pursue?

Revisit your reflections in Module 1 on your current world, your values, and your ideal future.

Make some notes on what a vision for your unique retirement looks like. Feel free to revisit and refine these notes regularly, staying open to new possibilities and insights along the way.

[illegible]

Exercise 3

Your Retirement Thrive Plan (RTP)

Your List of Goals

Date:

Write your short-term and long-term goals below:

1. Take into account the four key ingredients of health and vitality, connections, living with purpose and dreaming big.
2. Short-term goals (up to six months) focus on immediate steps you can take. Long-term goals reflect bigger aspirations that may take years to accomplish.
3. There are examples of goals under each of the four key ingredients on the next page.
4. Try and use the **SMARTER** framework for goal setting below. (**S**pecific, **M**easurable, **A**chievable, **R**elevant, **T**ime-framed, **E**xciting and **R**ewarding)

My Short-term Goals

My Long-term Goals

[illegible]

[illegible]

[illegible]



“We are what we
repeatedly do.
Excellence, then, is not
an act, but a habit.”

Aristotle



Module 4: Thriving in Your Retirement: Growth Mindset, Habits and Your Action Plan

In this module you will:

- Discover the power of a growth mindset—how adaptability, resilience, and curiosity can help you thrive in retirement
- Explore practical strategies for building sustainable habits that turn your vision into daily actions
- Develop your action plan and learn how to check in regularly on your progress.

Questions for reflection: Growth Mindset and Positive Habits

A growth mindset fuels your ability to embrace change, while strong habits provide the structure to make it happen. Together, they create a powerful cycle: your mindset inspires action, and your habits reinforce your mindset. Whether you're learning new skills, prioritizing your well-being, or pursuing personal goals, this combination ensures a vibrant, fulfilling retirement.

1. What challenges have you experienced, and what lessons can you take from them?
2. What new skills or hobbies have you always wanted to explore?
3. How can you challenge yourself to step outside your comfort zone?
4. What habits would align with the person you want to be in retirement?
5. Pick a habit you want to cultivate. How can you make starting this new habit easier and more enjoyable?
6. How can you celebrate progress in this habit, even small steps?

Exercise 2

Your Retirement Thrive Plan (RTP)

Your Action Plan

Date:

Your Goals and Actions

Choose 3-4 goals that you want to focus on over the next 6 months. Write them out fully, making sure you use the SMARTER goal framework.

Goal 1	
Goal 2	
Goal 3	
Goal 4	

Write your proposed actions for the next fortnight for each goal in the table below.

Goal 1 Actions	
Goal 2 Actions	
Goal 3 Actions	
Goal 4 Actions	

[illegible]

[illegible]

[illegible]



“Mastering others is
strength. Mastering
yourself is true power.”

Lao Tsu



Module 5: Optimizing Your Retirement – Teaming Up with ChatGPT & Tracking Your Progress

In this module you will:

- Gain tools and tips to track and celebrate progress, as well as keep your retirement aligned with your vision and goals
- Use ChatGPT for a regular review of progress, resetting actions for the next week
- Use ChatGPT as your journaling buddy for support and encouragement.

Questions for Reflection: Teaming up with ChatGPT

Whether you're planning your next adventure, exploring a new passion, or simply reflecting on your journey, ChatGPT can help you navigate this chapter of life with curiosity and confidence.

- [illegible]

Exercise 2

Your Retirement Thrive Plan

Your Check-in: Fortnightly Tracking Progress

Date:

This is designed to help you track your progress toward the SMARTER meaningful goals and actions you've set for yourself. It will help you reflect on what's working, identify challenges, and adjust your approach to stay aligned with your goals.

Reflect on the questions below weekly or fortnightly to check in, assess where you are at and how you feel about your progress. Rewrite your goals below if they have changed.

Team up with ChatGPT to support you on your journey, and provide encouragement and advice.

Make sure you acknowledge your successes, no matter how small, to stay motivated and on track.

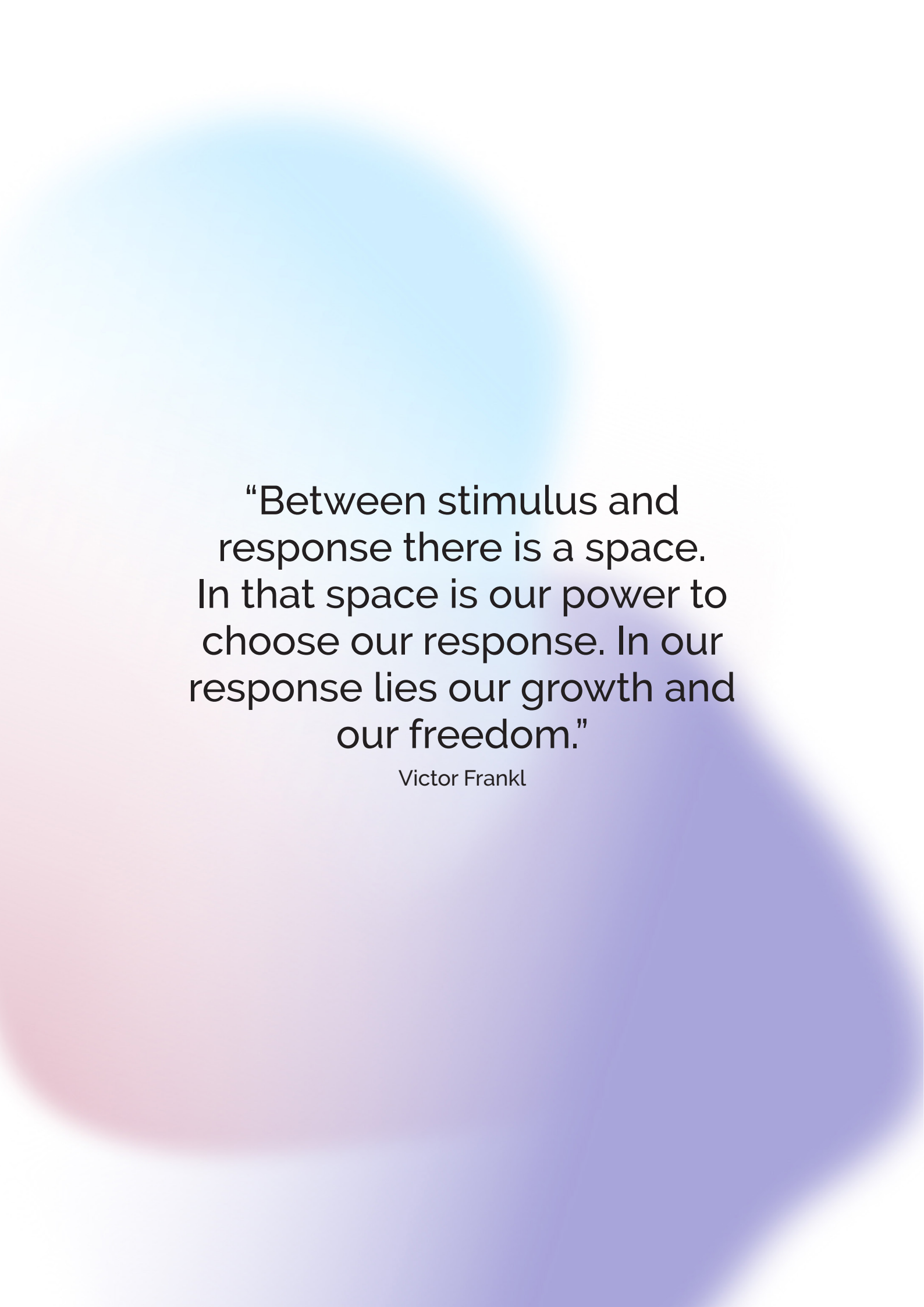
Questions for Reflection

1. What went well this fortnight?
2. What way can you celebrate any small steps you have made?
3. What challenges did you face, and how did you address them?
4. How do you feel about your progress?
5. What can you do differently moving forward?
6. Do you need to adjust your goals? If so, what might need adjusting?
7. What are your actions for each goal over the next fortnight?

[illegible]

[illegible]

[illegible]



“Between stimulus and
response there is a space.
In that space is our power to
choose our response. In our
response lies our growth and
our freedom.”

Victor Frankl



Module 6: Self-Coaching for Life

In this module you will:

- Learn to use ChatGPT as your journaling buddy
- Continue to use the cyclical self-coaching model beyond this course refining your goals to focus on every 6 months using the six-month RTP cycle process of reflecting, recalibrating and renewing
- Reflect on your journey through the course and journal, evaluating your progress, insights, and the habits you want to sustain moving forward.

Your Retirement Thrive Plan

Six- month Cycle: Reflect, Recalibrate, and Renew

Thriving, Dreaming, and Reinventing
Life In Your 60s and Beyond.

By now, you've built your personalized retirement thrive plan with a compelling vision, set meaningful SMARTER goals, and regularly tracking progress of your actions to create your epic retirement. However your journey doesn't end here.

Life in retirement, like any other stage, is dynamic—full of change, opportunities, and new challenges. That's why the RTP is a cyclical process, not a one-time exercise. To ensure you continue to grow, adapt, and stay aligned with your goals, you can revisit and refine your plan every six months.

This module will guide you through the process of taking stock, recalibrating, and setting new goals and actions—a cycle that will help you self-coach for life and ensure that your retirement remains vibrant, purposeful, and inspiring!

Your Retirement Thrive Plan Six-month Cycle: Reflect, Recalibrate, and Renew



1. What progress have you made toward the **SMARTER goals** you set earlier?
2. What accomplishments—big or small—are you most proud of?
3. What challenges did you face, and how did you navigate them?
4. What new habits have you cultivated to help you achieve your goals?
5. What new insights have you gained about yourself?

This image shows a single page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page, leaving small margins at the top and bottom. There are no vertical margin lines, and the paper is otherwise completely blank.

[illegible]

You can always make use of your journaling buddy, ChatGPT and write answers to some of the questions below. Remember you can always go back to the sidebar and continue the conversation where you left off.

1. How do you feel about your retirement so far, compared to the vision you wrote?
2. Are there changes you want to make toward your vision?
3. Have your priorities or interests changed in any way?
4. Which goals need adjusting?
5. What new goals have emerged?

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

Thank you

Thank you for being part of ***Your Retirement, Your Way : A Guide to Thriving in Your Second Act***

I truly believe that **retirement is not an ending—it's an opportunity to live more fully than ever before.** My own journey has taught me that when we take the time to reflect, realign, and take intentional action, we can continuously create a life that fulfills us.

You now have a powerful, cyclical, self-coaching model to help you thrive in your retirement.

May you continue to **reflect deeply**, staying connected to what matters most. May you **recalibrate bravely**, knowing that change is not only okay but often the gateway to new adventures. And may you **renew joyfully**, greeting each day as an opportunity to grow, love, and thrive.

Here's to **thriving – one intentional, courageous step at a time.**

Keep journaling, keep self-coaching, and most importantly, keep believing that your best years are ahead of you. Embrace them with all your heart, and design your retirement *your way*.

Wishing you an inspiring and fulfilling retirement journey ahead!

Warmest wishes,

Jeanette Brown

