

# LIVING YOUR BEST *Third Act*

HOW TO BE HEALTHY, WEALTHY,  
AND HAPPY IN YOUR RETIREMENT

DON'T MAKE THE MISTAKES MOST PEOPLE DO

MILAN SCHWARZKOPF

Foreword by Chip Conley

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# *Praise for Living Your Best Third Act*

*"No one addresses the importance and power of fun for your retirement years better than Milan Schwarzkopf! Living Your Best Third Act is a masterpiece that humanizes your retirement plan and creates the ultimate guide to living your most complete and happy twilight years. Read it, apply it, and reap the benefits!"*

— Dr. Marshall Goldsmith, Marshall Goldsmith Inc. Dr. Marshall Goldsmith is the Thinkers50 #1 Executive Coach and New York Times bestselling author of *The Earned Life*, *Triggers*, and *What Got You Here Won't Get You There*

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*"The author, Milan Schwarzkopf, has a real handle on the make up of a successful retirement. By addressing his four key areas of living, he has provided a complete picture of living your best life after your career is complete. It's refreshing to know that a book was written by someone who learned in the trenches and not just in academia. You've given people hope and a process for growth and fun in retirement!!"*

— Jim Connolly, CEO Chef. CEO and Author of *Cooking Team Building-How You Can Access the Hearts of Your Employees By Way of Their Stomachs*

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*"Living Your Best Third Act will motivate and inspire you in becoming the best you can be. Not one of those all sizzle and no steak kind of books. Milan has taken a difficult life subject and humanized it to the benefit of the individual, the spouse and the whole family. A win for all!"*

— Eric Lofholm, Master Sales Trainer & President of Eric Lofholm International. Best-selling Author of *The System - The Proven 3-Step Formula Anyone Can Learn to Get More Leads, Book More Appointments, and Make More Sales.*

\* \* \*

*“There are many ingredients to a happy retirement and several planning tools that help retirees plan for their own “third act” of life, in new and more meaningful ways. One of the most powerful tools is “Living Your Best Third Act” that you won’t find in any other retirement preparatory books. The retirement wisdom and knowledge that you will find in this book will prove to be much more important than how much money you have saved. “Living Your Best Third Act” helps you create an active, satisfying and happy retirement in a way that you don’t need a million dollars to retire.”*

— Dr. Renee Michelle Gordon, Philanthropist, Humanitarian, International Speaker & Author of *Finding Your Love at Last, Five Simple Steps to Attract Your Soulmate Within 90 Days*

\* \* \*

*“Living Your Best Third Act is an inspiring book for anyone who wants to create a retirement plan that’s not just about being financially comfortable but aimed at helping you to live a vivid and fulfilled life. The book provides the right perspective at the right time, and if you want to build a retirement plan that is both solid as well as inspired, you need to consult this book. Milan Schwarzkopf has done an amazing job in helping you enjoy the best years of your life!”*

— Lubna Samara, HigherWill, Founder of HigherWill, Winner of Best Leadership & Spiritual Coaching Co in 2021 of the SME Greater London Awards

\* \* \*

*“This is a unique book, tackling a very important but much neglected subject. It’s really easy to avoid thinking about one’s old age, until it’s too late. This guide is very thorough. It deals with all of the objections in a systematic way, and it covers every part of the subject, not just the financial aspects but happiness and health too. Additionally, Milan has generated some truly unique and original models which you won’t find anywhere else apart from in this book, so it’s a must read for everyone who plans to live until they are old!”*

— Chris Croft, Chris Croft Training, Author and Speaker

\* \* \*

*"If you have health, you have everything! This author added to everything and gave us three more guiding principles for retirement. Get this book now and reap the benefits of an inspired retirement life!"*

— Debbie Saidyfy, Plant-Based Lifestyle Advocate and Author of *Forever Young Eating*

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*"Milan Schwarzkopf has nailed it with this book. The timing of his wisdom and the knowledge contained in these pages is an excellent guide to those people seeking to improve the enjoyment and fulfillment of their retirement years. I highly recommend Living Your Best Third Act if you want to create your own best third act!"*

— Sidrid Y. Rivera, Sidrid Rivera Enterprises, Author of *I CAN U CAN*.

\* \* \*

*"So timely, so perfect! Living Your Best Third Act is the right book, at the right time. As a single Mom of two, there was no time to think about retirement. Now I need to and I could not have a solid retirement plan without consulting with this book. Milan Schwarzkopf has done an amazing job in helping you understand and enjoy the best years of your life!"*

— Nicole Grey, Nicole Grey Real Estate, Realtor/Author of *Who's the Baby; Who's the Boyfriend?*

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*"As someone approaching my 'Third Act,' I appreciate how Milan Schwarzkopf has taken a complex topic and broken it down into clear steps. If you want to make the best of your 'Third Act,' read this book. It will give you a clear game plan for planning, and it will give you clarity and confidence as you approach retirement."*

— Tom Ruwitch, Story Power Marketing, Founder and CEO

\* \* \*

*"An Inspiring Yet Practical Guide.*

*This book will nudge you from clueless to confident about your retirement years. Going through this process without the book is a mistake you don't want to make. Milan doesn't just focus on Financial, but also, Health, Social and Lifestyle. Your time and money will be well invested."*

— Tommy "Lemonade", CLJ (Chief Lemon Squeezer) of Tommy's Lemonade, Author of *The Lemons God Gives You*

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*"Every now and then a book comes along that provides the right perspective at the right time. Living Your Best Third Act is one of those books. You can't build a solid retirement plan without consulting with this book. Milan Schwarzkopf has done an amazing job in helping you enjoy the best years of your life!"*

— Aylin Webb, Anxiety & Perfectionism Specialist | Author | Master Coach, CBT & EM DR Therapist | Public Speaker, Psychologist (MSc) | Lecturer (UH) | Podcaster

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*"We spend so much of our time dreaming about retirement, but rarely make concrete plans and goals about how we truly want to live during retirement. This often leads to depression and loss of purpose for the newly retired. Milan's book gives you the roadmap you need to plan and prepare for your retirement and truly make your retirement the golden years you deserve! Retirement is so much better if you can use Milan's roadmap to skip the 'figuring it out' stage and get busy living!"*

— Rebecca Jensen, CPA, MaxQTC, Inc., 101 West Cascade Way, Suite 102, Spokane, WA 99208

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*"Milan Schwarzkopf's book Living Your Best Third Act is rich with wisdom and knowledge to help you create your own best third act. If you are ready to create your best third act, I would definitely get this excellent guide!"*

— Judy Wong, Living Out Loud . . . Ain't Over Yet!, Energy Accelerator /Transformation Coach

\* \* \*

*"Do you have a retirement plan? If not, it is essential to make one in this age of uncertainty. And if you already have one, are you sure it has been properly thought out? Living Your Best Third Act covers every aspect of planning for retirement, not just the financial matters. Understanding the DNA of a complete and balanced retirement plan is key to enjoying your enjoyment. Milan gets it, and so will you when you read this book. The advice therein is priceless, and the tiny investment will be repaid 100-fold or 1000-fold when the curtain rises on your Third Act."*

— Robiyan Easty, Dovetail Publications, Publisher of *The Braids of Kaminari* series and *Ridds for Kids* series

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*"Milan Schwarzkopf's understanding that a complete and balanced retirement is much more than the financial aspect of a plan! His book teaches the new fundamentals of retirement that most people desperately want and need. This is a must read for yourself and for your loved ones!"*

— Martin Gassner, Liechtenstein Fiduciary Expert for Wealth Structuring and Estate Planning

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*"If you're serious about your own third act of life and your retirement, then this is the book for you. Read and apply these principles from this powerful book for your life and well-being!"*

— MSc. Jiří Čadek, Head of Wealth Management, MONECO Ltd.

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*I dedicate this book to my sons  
Dan and Michal.*



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# *Contents*

Praise for Living Your Best Third Act .....	3
Disclaimer .....	9
Dedication .....	11
Acknowledgement .....	13
Foreword .....	16
Preface .....	21
Introduction .....	23
Chapter 1: Why Should I Care About Retirement Planning? .....	27
Chapter 2: Why Should I Care About Planning for My “Third Act”? .....	43
Chapter 3: Why Planning for Retirement Seems Difficult .....	69
Chapter 4: The Supporting Pillars Of Your Third Act Preparation .....	85
Chapter 5: Your Financial Plan for Retirement .....	93
Chapter 6: Your Health Plan For Retirement: Body Care & Physical Health .....	127
Chapter 7: Managing Stress .....	179
Chapter 8: Your Social Plan - Relationships .....	187
Chapter 9: Your Lifestyle Plan .....	209
Chapter 10: Build Your Routines .....	243
Chapter 11: Retirement Planning Is A Project .....	251
Chapter 12: Beyond Pension, Social Security Administration and 401(k) ...	255
Last Thought .....	257
References/Links to Books, Websites, and Other Resources .....	258

# *Chapter 1: Why Should I Care About Retirement Planning?*

“You must learn from the mistakes of others. You can’t possibly live long enough to make them all yourself.” Sam Levenson

Are you worried about how you will transition into retirement? What does retiring well look like to you?

Your mission — should you choose to accept it — is to retire well by preparing and implementing a clear, powerful Retirement Action Plan, so you can live a healthy, wealthy, happy, and fulfilled Third Act of life, when the time comes, and have meaning for your fresh start prepared.

Imagine retiring financially secure and healthy, so you can do almost anything you want. And imagine your new identity, not based on work, that will make decades of your retirement a joy to look forward to and experience fully. Also imagine seeing yourself as a new person, with fresh ideas and possibilities of how to live your new life. Finally, imagine doing what you have planned for, when you want, with whom you want, wherever you want, for as long as you want, in your Third Act of life. Your retirement years will be the best time of your life.

Believe me, it’s all possible. Others have achieved it, and you can, too. What you think of and believe in will happen. Your outer world reflects your inner world. You own your future. I will assume you want to learn and grow. I want to help you on your way.

Read this chapter to understand:

- Why all people should care about their retirement
- How this book will help you
- What the Third Act is and what it has to do with retirement
- Why retirement isn’t just about money
- The scientific research backing up the statements and opinions in this book

Let’s dive into this chapter.



# *Why Is Planning for My Retirement Important?*

You probably know other people or relatives who have struggled in retirement (financially, socially, health, lifestyle, or fulfillment), and you don't want the same for you. Security and enjoyment are top priorities, but when looking into the future, you might be afraid of not having enough money, health, purpose, or relationships.

My story: I worked for decades as a project manager, both employee and freelancer, leading large complex international and global IT projects. Responsibility for huge budgets and large numbers of people led to me not sleeping well at night and being over-stressed. In later years, I asked myself: *Why am I doing this? How long can I withstand this? How long do I want to withstand this? Is this job still providing meaning (my WHY), as it did many years before? What will happen if my health deteriorates? Will I be able to live decently from the state pension?*

For many years, I suspected this stressful work and reliance on the state or social security pension would not provide me with enough security for a decent retirement. Also, I knew if I did not prepare in advance, my health, relationships, lifestyle, and fulfillment would deteriorate in retirement, too. For these reasons, I have been purposefully preparing myself for decades for retirement, which I am currently in.

I decided to study what was available on this topic and spent years reading and understanding related books, articles, and other literature, consulted with experts from various professions, watched webinars and trainings of world authors, and did the tasks I have set for myself. I realized all aspects of our lives are interconnected — everything affects everything. When I finished my plan, I had direction and satisfaction in this new way of thinking.

I knew government and politicians would not dictate how

my life is going to be. For a long time, I couldn't imagine how useful it eventually would become. I occasionally only felt the short-term sacrifices. When my last project was stopped, and later when the pandemic hit, I realized I do not have to worry for the rest of my life. I was able to relax when I knew I had implemented a plan. Now I am not worried. I feel secure (even with the pandemic and inflation). I am healthy. I enjoy good relationships. And because I see that many people don't keep retirement in mind and then have various (and not just financial) problems, I wrote this book. I want to share my experience with you.

Why should you personally care about your financials in retirement? You do not have to, if you really trust the "agreement" with the state and politicians will hold true (or your social security or company insurance will provide you enough financial security) and if you believe the future politicians are going to keep the promise that everybody's going to be taken care of, despite how many times they have lied to us. (By the way, that is true in most countries in the world). Looking at yourself in the mirror right now, do you feel like you're prepared to stop working when you will not be able or wanting to work more and not have to worry about paying bills and enjoying your life?

## *What Will I Learn in This Book?*

On a late winter afternoon thirty years ago, two men graduated from the same university. They were much alike. Both had been better-than-average students. Both were personable and filled with ambitious dreams for the future. Fast forward thirty years, and the two men have met again. Since graduation, they've both married, raised families, and gone to work for a great company — the same company, in fact. Two men who seemed to be on identical paths. But their paths diverged.

Now they are both retired. One is financially secure, happy, healthy, enjoying his time, and having good relationships. The other just gets by financially, is having health troubles, is divorced and living alone, has left almost

all of his past hobbies, and is always complaining about something. What makes this kind of difference in people's lives? It isn't intelligence (they both are) or talent (they both have it). It isn't that one person wants success and the other doesn't. The difference lies in what each person knows and how s/he makes use of that knowledge. And that is why I'm writing this book. (Adopted from (101)).

I have compiled my 20+ years of knowledge into this book. I basically took the best and left the rest, so you don't have to do all that research. Using my guidance, you can have a roadmap to help you on your own journey. It will be simpler/easier for you to get there than it was for me. You will need somewhat less effort and can avoid dead ends. Much of the information in this book is based on my personal journey, so please customize it to your situation.

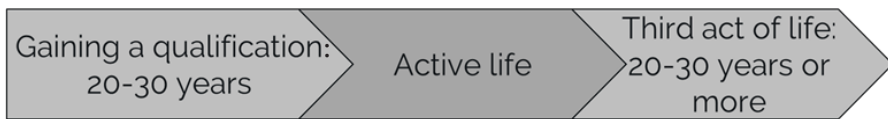
Reading the book will help put you on the path to your healthy, wealthy, happy, and fulfilled Third Act of life, and it will show you a holistic roadmap of where you could go by taking actions today. You will still have to work on yourself and set and meet goals, but it's a whole lot better travel time than many years it took me to get to where I'm at now since you can use the advantage of all my knowledge and experience. It is my passion to keep it as simple and straightforward for you as possible.

This is not your typical financial retirement book. The financial plan is not the whole story. I wrote this book because there's no book out there that addresses the whole story about retirement. Other books only address parts of it. Financials are an important part, but you could have all the money put aside and have a plan to take care of yourself till 100 years old, but if you're sick because you didn't take care of your body and assumed your health would always be good; or you have bad or no relationships; or you are depressed because you have no emotional health, fulfillment, or purpose anymore, then you cannot be happy and live the lifestyle you deserve.

My payoff now: I have retired healthy and am enjoying

decades of blissful life in retirement. I retired financially secured and am not worried, and I can do what I want, when I want, with whom I want, wherever I want, for as long as I want.

## *What Is the Third Act? What Does It Have to Do with Retirement?*



We have all lived our first act of life, which, like in the first act of a drama, was when we were developing as a human being, starting to know who we were, actually growing up, studying, improving our qualifications, and preparing for our second act of life. In that second act, like in a drama where the character is being developed, we expand our knowledge and expertise, are working, possibly changing our roles, ideally achieving the mastery level, making money to be able to support our family, building a house or renting a flat, buying a car, and preparing resources for retirement.

One day we will retire, and we will not work anymore (unless we want to). We will actually change our life roles. We will live from our savings and investments, pension, social security, or company plans. But there is more to retirement than just the financial part. That's why I use the term "Third Act" of life. It needs a holistic view, including health, relationships, lifestyle, new life meaning (not based on work or profession, which has provided you purpose, community, structure, challenges, accomplishment, and satisfaction), contributions to the world, and happiness.

For the first time in history, the Third Act of life is as long as our first act (20-30 years), and if you are healthy, it will be even more years. Still, nearly nobody is preparing for this Third Act. If you are not preparing, it may easily become a tragedy. I don't want that for you. I want it to be a joy for you, with a long duration.

Imagine you will have, say, 10 to 14 hours a day for yourself. How will you use your time, energy, and resources? Will you be able to improve your health or relationships, which may have deteriorated during your second act?

## *Why It's Important to Start Now and Not Leave It till Later*

You are making money and probably spending the money on your living and your family. You've contributed to the Social Security Administration (SSA) system and maybe a 401(k), or any other one, and you believe the government will take care of you in retirement. But this was never fully true and will be less true in the future.

If you are building your business or career, and also taking care of your family now, you may tend to put off planning for retirement, or the Third Act of life. That's how I used to be. I had been building both my career and my family, and I was taking care of making more money, having bigger projects, and charging higher daily rates. But I gradually started to think *How long can I do this? How long do I want to do this? What will it be like then? One day I won't be able or willing to work that hard, or even harder, anymore, so I'll probably retire.*

I gradually came to the conclusion that relying on only the state pension is not enough, and damaging my family relationships because of too much work is not good. Damaging my health because of high stress, connected with big responsibility, is also not sustainable for a long time.

First of all, in my experience, preparing oneself financially for retirement is a long run. It takes at least 10-15, maybe 20 years. So even now if you are building your business and career, or maybe reaching the top of your career, I believe you should be at least thinking about your retirement, being aware. In my case, when a sudden pay raise or big bonus came, or I got a project with a high daily rate, I realized

I don't have to spend it all. I instead thought about saving and investing it for the years to come.

You may be thinking... *That doesn't sound like fun. It sounds like a lot of work.* The truth is it is not a lot of work. The first step is being aware, disciplined, and being able to set and meet goals for yourself in the long run. The second step is getting some basic information, for instance, by reading this book or attending my course. And the third step is being prepared to seek professional help. Listen to people who have knowledge and are able to condense it in a simplistic but still meaningful way. It also helps to see the bigger picture and the reward for all the preparation work. Visualizing your ideal future now is very helpful for your motivation to set the short-term, intermediate, and long-term goals, which will lead you to an enjoyable Third Act of life.

You may also be thinking... *So I just buy a big house, spend a lot of money, and, when I'm ready to retire, downsize to an apartment and sell my house. Isn't that enough for retirement?* It may or may not be. That depends on many trends. There may be some crises coming. The value of your flat or house can come down. (Do you remember the 2008 "mortgage crisis"?) Your home equity might be less than you think. You may not be able to make enough money from that. You might not be able to sell it for the same money you bought it for. And you cannot assume the return from your real estate is always bigger than from other investments. You can't predict what the economic conditions (inflation, home prices, etc.) will be when you retire. Hope for the best and plan for the worst. What if your home equity was half of what you expected at retirement? Could you successfully navigate that challenge? What can you do now just in case?

You cannot plan for all of that in advance. The only reasonable thing you can do is diversify your investments, not putting all your eggs in one basket and not relying on one asset only. And, in my view, because this portfolio planning is pretty complicated, and not many of us are able to do it for ourselves, I would recommend hiring an independent professional advisor or portfolio manager. But the first step is to understand the importance of this topic.

*I Don't Know What I'll Do in Retirement  
and Don't Want to Bother Myself,  
So I'll Just Wait until I Get There, Right?*

You don't have to. My friend and classmate John, a funny and smart man, former investment banker, mountaineer, rafter, and kayaker, whom I used to travel with, did not plan for his retirement. He is now boring, ill, not very well financially, and living alone. He surely was successful in the first two acts, i.e., both during his studies and his career; however, he did not plan for his Third Act, as is the case with most people. Each act has a distinct purpose. The Third Act is most important, as it binds everything together, can bring meaning (not based on work) to all that you did, and it may last 20-30+ years.

Lately, when my coach Jim asks people about their retirement, they all say the same thing: "Well, for the first 10 years we'll probably travel a lot. I don't know what we're going to do after that." It doesn't sound like a real plan, does it?

Many people think they will just focus on their hobbies that they never had time for. Can that be their retirement? Yes, it can. Many people do so, but are you sure you don't need anything else? And, if you didn't have enough hobbies before, or if you didn't have enough time for your hobbies, are you sure your new or refreshed hobbies are able to both fill 10 hours a day of your time and provide you complete life meaning for 20 or 30 years?

A well-known chef in the Bay area was all about food, and when he retired, it took him eight years to let go off his identity as a chef. Now he spends a lot of his time painting. He's always loved painting, and painting is now his passion. It's his creative outlet, and he has very complete life that he never knew he would enjoy. But it took him so long, and he said, "I wish I had not wasted eight years holding



on to what I had done all my life, so I could devote my life to art, to where it is now because I could never see myself doing anything but cooking. Now I see so much more.” (154)

This reminds me of a story from my own life. One day, when my last project was done, I realized I just didn’t want to be a project manager anymore, and, thanks to my preparation, I was able to completely change my lifestyle, which I managed within two or three months. By planning, you’re able to transition faster and enjoy the active Third Act more, instead of it being an echo of your second act (your work life).

## *Retirement Isn’t Just about Money*

Most people assume retirement is only about money. But even if they manage to save enough money, if they are not healthy, have bad or nonexistent relationships, and are not clear on their new life mission and purpose, they will struggle.

During the second act, job functions and titles shape how people are perceived by themselves and others. Career identities hide our true selves. For people who define themselves primarily through their jobs, losing work or retiring is a serious problem. For people who learn how to create a well-balanced life aside from their job, retirement is not such a big problem. Sooner rather than later, you should positively redefine who you are.

It is common but dangerous to look for meaning in work because it is easy to get carried away. It’s an easy pitfall, though, because there often is real meaning in work, and it can often be the *only* “meaning” of life. (67)

In the end, what will be important is your relationships with your children, how you will have treated your parents, how many good friends you have made in your life, and who will want to spend time with you. All your power, money, contacts, insurance, or vacations will be useless if you’re a jerk that no one wants to be with any longer than necessary. (67)



Close relationships protect people from life dissatisfaction, help delay mental and physical decline, and bring a long and happy life more reliably than social status, IQ, financial situation, or even genes. (100) Many years ago, life could be characterized as a survival economy. Now there isn't such need to devote so much to economics at the expense of self and loved ones. Each of us needs to keep a careful eye on that for ourselves. (67)

Some people say, you know my parents, they didn't really prepare. They were good financially, so they were "fine." But they were kind of miserable, and their bodies and minds and relationships were falling apart.

Also, many people have idealistic views of their future retirement. They think they have enough hobbies they don't have enough time for now, and their hope is once they have stopped working (and assuming they will have enough resources), they will simply devote their time to hobbies, possibly to some traveling, grandchildren, play golf, and that's it. They think they don't have to prepare. They don't see the hours, weeks, months, years of free time, the impact on health and relationships, the need to align with their spouse, the need for complete lifestyle redefinition, and for most people, the need for contribution, to reach real happiness.

If they do not see it in time, they may spend their time visiting doctors, or worse, making the couch, the fridge, and the TV their three best friends.

Most people are only focused on money and don't look at the rest of their life in a holistic way. My friend's family was planning to travel for the next 10 years. They are now searching for the perfect place to be in retirement. They want to spend time as grandparents, so they can't travel too far, and they can't find their ideal place close to family, so they seem already in a rut, and they haven't even gone fully into retirement.

My method focuses more on the internal part of retirement, whereas most methods are totally external, meaning "I have money, and that's all I need to be concerned with." But money itself cannot make you happy. I have some details

later on about research on how much money is actually needed for you to survive and if money contributes to happiness. Sooner or later, you will discover you need more from life. You need internal satisfaction. You need life meaning. Many people discover they need to give back what they have learned or help others. Actually, I am writing this book partially for this motivation, too.

This book is offering an internal solution to what people perceive as an external problem. The problem with most retirement books is they are all about external solutions because they view it as an external problem. The Third Act is an internal problem. Once you have internal strength, you will be able to react well to any future external problems that may arise. My work helps people project themselves into the future. They can design whatever life they want; it doesn't have to be the same way it's always been.

Many people are stuck in Pending Life Purpose (PLP). They're not working (they have left their second act), and they're not retired (are not in their Third Act fully). They are in the middle. My friend recently shared this with me: He is working with a client who needs to learn his purpose now. He's in the second act of his life, and he doesn't understand his purpose, which is affecting his work. He's an independent person and works as a chef for a restaurant group. He's very good at what he does, but the company keeps moving him from one city to the next. It takes away a lot of his freedom. He didn't see the urgency of doing something about it until my friend pointed it out. Then he realized how important it is to him.

What's interesting about the whole idea of finding purpose is sometimes you are able to choose purpose, and sometimes purpose will choose you because of who you are and what you're made of. This man's purpose is not being brought out. Many people know there's a purpose for their higher self, but they're afraid. Their fear prevents them from being all they can be, even though they know they need to change. Some don't want to figure it out. They may think

*I've done enough work for other people. I don't want to think about what I'm supposed to do again.* So they just continue doing what they are used to in the second act, or even in the Third Act.

According to polls done:

- 27% of retirees have struggled with the transition from work to retirement.
- 61% of retirees said they wish they had done a better job planning for the financial aspects of retirement.
- 54% wish they had done a better job planning for the non-financial aspects.
- 93% say, "It's important to feel useful in retirement."
- When it comes to what pre-retirees have thought a great deal about with respect to their retirement planning, most commonly folks are concerned with "how to save enough to last through retirement" — and at that, only 37% have given this a "great deal of thought."
- 77% of those who are planning to retire wish "there were more resources available to help them plan for an ideal retirement beyond just their finances." (34, 86)

## *Are The Statements and Opinions in This Book Based on Science and Research?*

Senator Daniel Patrick Moynihan: "You are entitled to your opinion. But you are not entitled to your own facts."

Although preparation for retirement is important, it is not taught in schools or systematically lectured, nor have I found comprehensive literature on it. I searched for answers to many questions I had but found only fractions of them.

The statements and opinions are based both on new scientific knowledge (see the list of over 160 references) and my experience. My opinion was the inspiration for this book, and the more research I did, the more I realized the

importance of getting this information out to everyone. I've seen firsthand how critical all these elements are in my own life.

According to the Global AgeWatch Index, in 2023 one in every five Americans will be over 65. In 2050, one in five in the world (almost 2 billion people) will be over 60 years old. (17) Think about how you prepare yourself.

Panthera LIFE has shown these retirement observations (34):

<p>Attributes of those who have <b>NOT</b> retired well:</p> <ul style="list-style-type: none"><li>— Lack of challenges</li><li>— No considered PLAN</li><li>— Fear of spending money</li><li>— No hobbies (or not enough)</li><li>— Boredom</li><li>— No active social network</li><li>— Intellectual decline</li><li>— Loss of identity</li><li>— Marital strain</li></ul>	<p>Attributes of those who <b>HAVE</b> retired well:</p> <ul style="list-style-type: none"><li>— Bucket list</li><li>— Purpose-driven activities</li><li>— Community engagement</li><li>— Well planned</li><li>— Routines</li><li>— New identity</li><li>— Positive family relationships</li><li>— Physical activity</li><li>— Work (at least part time)</li></ul>
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The National Academy of Sciences found happiness increases at about 52 years. And happiness is still increasing up to age 85. Also, **people who can be positively tuned live longer, on average by about 7.5 years.** (Other surveys suggest anything between 6 and 10 years, according to Shirzad Chamine (20) and Martin Seligman.)

In this book, I summarize knowledge from various sources and many years of my experience. I teach you what has worked for me. Your path may be different. Do not hesitate to customize it for yourself. Be open, try it for yourself, and select what is most relevant for you.

## *Can You Guarantee Results?*

No. I assume you want to learn and grow, and I will help you. I believe everyone deserves a healthy, happy, rich, and fulfilled Third Act of life. But you own your future. You must recognize the seriousness and importance of this topic. You must take action to make your retirement as great as possible. You need a clear action plan to keep you focused on what to do and stick to it for a long time. You must be ready to visualize ideals about life in retirement, be willing to significantly change your thinking (transformation), and have long-term discipline to achieve your goals.

Petr Ludwig: "Discipline is your overall ability to take specific actions that lead to the fulfilment of your personal vision."

If you don't plan, and if you don't meet your goals, you may easily end up in PLP status and may not complete your transition to your Third Act of life. You will not be as happy as you could be. This book is a guideline. I can show you how to get up to the mountain. I can draw a map. I can even hold your hand to the top of the mountain, but you must customize it all to your situation and take the steps along with me.

You have unlimited potential inside you. The fact that you're reading this right now means that you're willing to take action to make your Third Act as great as possible. You've already taken the first step.

Jim Rohn: "Discipline is the bridge between goals and accomplishment."

Benjamin Hardy: "Success isn't that difficult; it merely involves taking twenty steps in a singular direction. Most people take one step in twenty directions."

☐ Your homework: Acknowledge your potential challenges and obstacles in Third Act preparation so you can address them. List all the reasons that may be holding you back from starting. Write for at least two minutes.

Potential challenges/obstacles holding me back:

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