



ASSANTE
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How to Make 2022 Amazing!

We are living through challenging times. Despite this, there are strategies that we can embrace to make the year ahead unforgettable.

When I say amazing, I am referring to experiencing:

- ✓ Happiness
- ✓ Emotional calm
- ✓ Energy and engagement

Retirement planning is not just about personal finances. A great retirement considers all aspects of your life; relational, vocational, health and wellness and emotional health.

To make 2022 excellent, I'm going to discuss a strategy that will contribute in a positive way to your emotional health and happiness.

This strategy is easier to implement before you retire and becomes increasingly more difficult to maintain as you transition into retirement and get older. As a result, these traits need to be nurtured before you reach your retirement date.

One of the paths to life and retirement happiness is through the cultivation of two traits:

- ✓ Fostering personal agency – personal agency is the belief that you can influence your life through the actions you take. That you are not a victim of circumstance and external factors.
- ✓ Nurturing intrinsic motivations – intrinsic motivations are motivations that are internally created. These are personal motivations and goals that arise from within and not from without. The external world is not establishing the goals; you are setting the goals.

Many studies have confirmed that the cultivation of personal agency and internally generated goals are vital contributors to happiness and increased life satisfaction.

Turning the page to a new year is a great time to work on these traits. It's a great time to take an inventory and decide if you want to use your power of personal agency to initiate change in your life.

Reflecting holds the potential to create the internal motivation that will generate energy to help you take action and initiate change.

Before discussing the specific steps, you can take, let's review why this is an essential part of retirement planning.

As I mentioned, cultivating happiness and life satisfaction is a great goal. Before you retire, much of life helps to develop these traits naturally.

Before retiring, our roles naturally encourage us to pursue goals and actions that can lead to expressing personal agency.

Areas life:

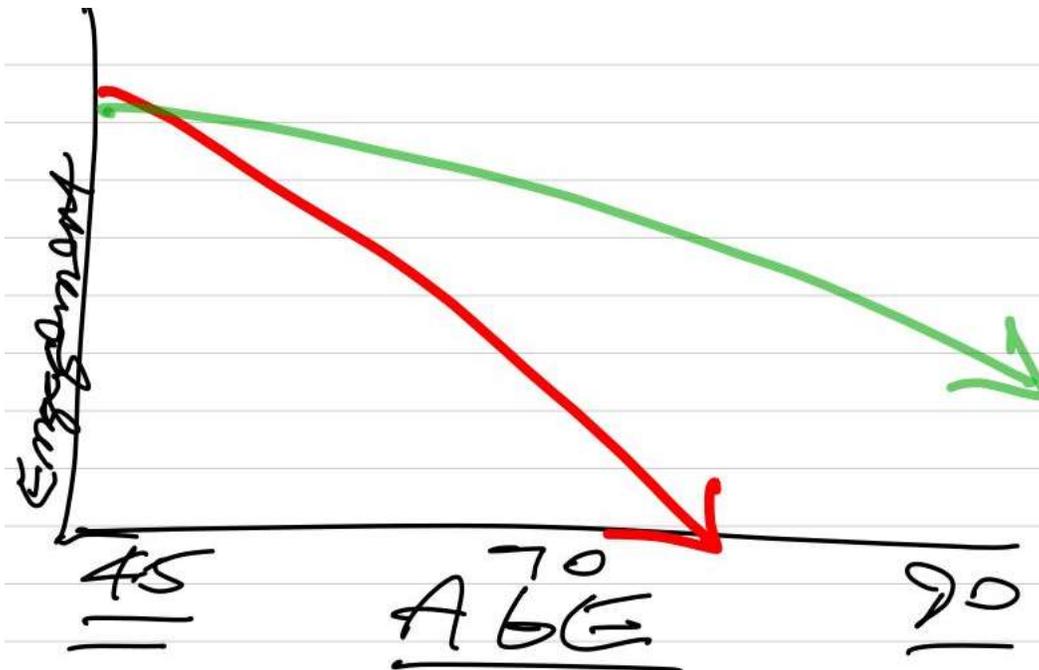
- ✓ Family life
- ✓ Work-life
- ✓ Volunteer work
- ✓ Hobbies/interests

These areas trigger a stress response (low to high) that propels you to act. Happiness and fulfillment are often activated as you perform in the world and experience positive change.

One of the benefits of retirement is you have more control over the level of stress you experience. However, it's possible that you don't have enough pressure in your life. Studies confirm that some stress is good for you, and no stress will hurt your long-term health.

A little stress will motivate you to use your agency to set goals, action steps and be intrinsically motivated. This will naturally lead to greater happiness.

The first takeaway is that the factors that help motivate us and stay engaged in life start to dissipate as we shift into retirement. We need to find ways of replacing these activities to maintain our engagement in life, vibrancy, and ultimately happiness.



We maintain engagement, cultivate intrinsic motivation, and activate agency flow from reflection, goals, and action.

Reflection Areas

- ✓ Health
- ✓ Weight
- ✓ Strength
- ✓ Flexibility
- ✓ Balance
- ✓ Cardio

Relationships

- ✓ Partner
- ✓ Children
- ✓ Grandchildren
- ✓ Friendships
- ✓ Mentoring

Hobbies

- ✓ Sports
- ✓ Artistic
- ✓ Gardening

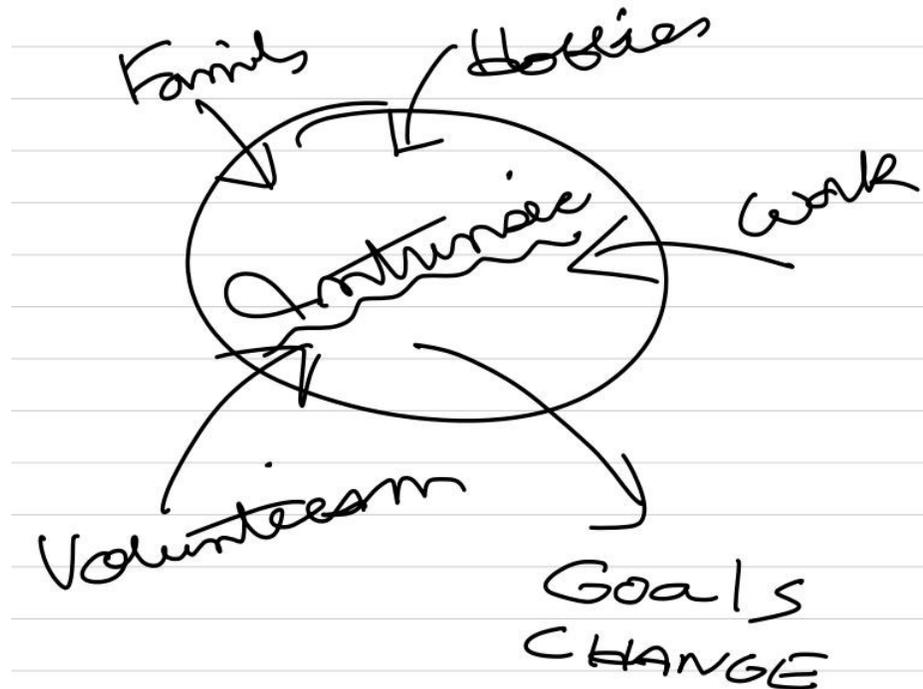
Vocation

- ✓ Consulting
- ✓ Employment
- ✓ Contract work

Volunteerism

Finances

- ✓ Cash flow
- ✓ Taxation
- ✓ Investing
- ✓ Estate Planning



Use reflection to be encouraged by the things that well. As well, you can use reflection to brainstorm areas where you want to make progress or improvements.

Spend some time journaling about the lessons learned from the previous year.



Pain and Pleasure are great motivators. Of the two, pain seems to have more emotional power behind it. As a result, use pain to motivate you to take action.

Reflect on the pain and frustration you will experience if you don't make progress in areas that improve. Use these emotions to propel you to action. Take out your journal and write down your pain points in the areas that are causing the most frustration.

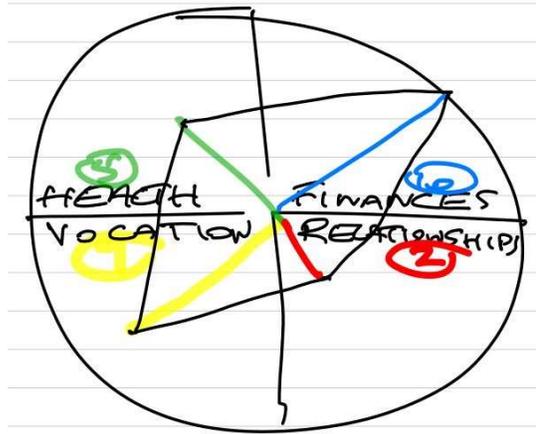
Reflection areas:

- ✓ Physical Health
- ✓ Relational Health
- ✓ Emotional Health
- ✓ Psychological Health
- ✓ Financial Health

Rank each area in terms of how you are doing. Give yourself a ten if you are hitting it out of the park. Give yourself zero if this area is a disaster area.



Life Wheel



We only have so much time. Focus on the areas that will have the most significant impact in helping the wheel of life roll a little easier.

Brainstorm activities that hold the potential to move you in a positive direction.

Your goals inspire what you want your future to look like. This future vision will provide the energy needed to move forward. It's essential to remember that your goals are like the horizon. With the horizon, you never reach it. The goals are similar. You never achieve your dreams exactly as you visualize them. This doesn't mean that goals are not necessary. Progress is the important thing – not perfection.

Positive emotion and encouragement are generated by reflecting on life when you started your goals and idealized future. Take motivation from the progress you have made. Now you can draw on two sources of positive emotion:

- ✓ Your powerful vision of the future
- ✓ The encouragement that you experience when you reflect on your progress

Now let's look at the action steps you can take to make 2022 amazing!

Seven Steps to a fantastic 2022



Step One

What specific results do you want to see?

Step Two

Create SMART goals

- ✓ Specific
- ✓ Measurable
- ✓ Attainable
- ✓ Realistic
- ✓ Time-Bound

Be as specific as possible.

Step Three - Write down your goals.

Step Four - Create an action plan.

Step Five - Create a time line.

Step Six - Take action.

Step Seven - Re-evaluate and assess your progress.

