

retire

ON PURPOSE

**BEYOND FINANCIAL PLANNING:
CREATING THE LIFE YOU WANT**

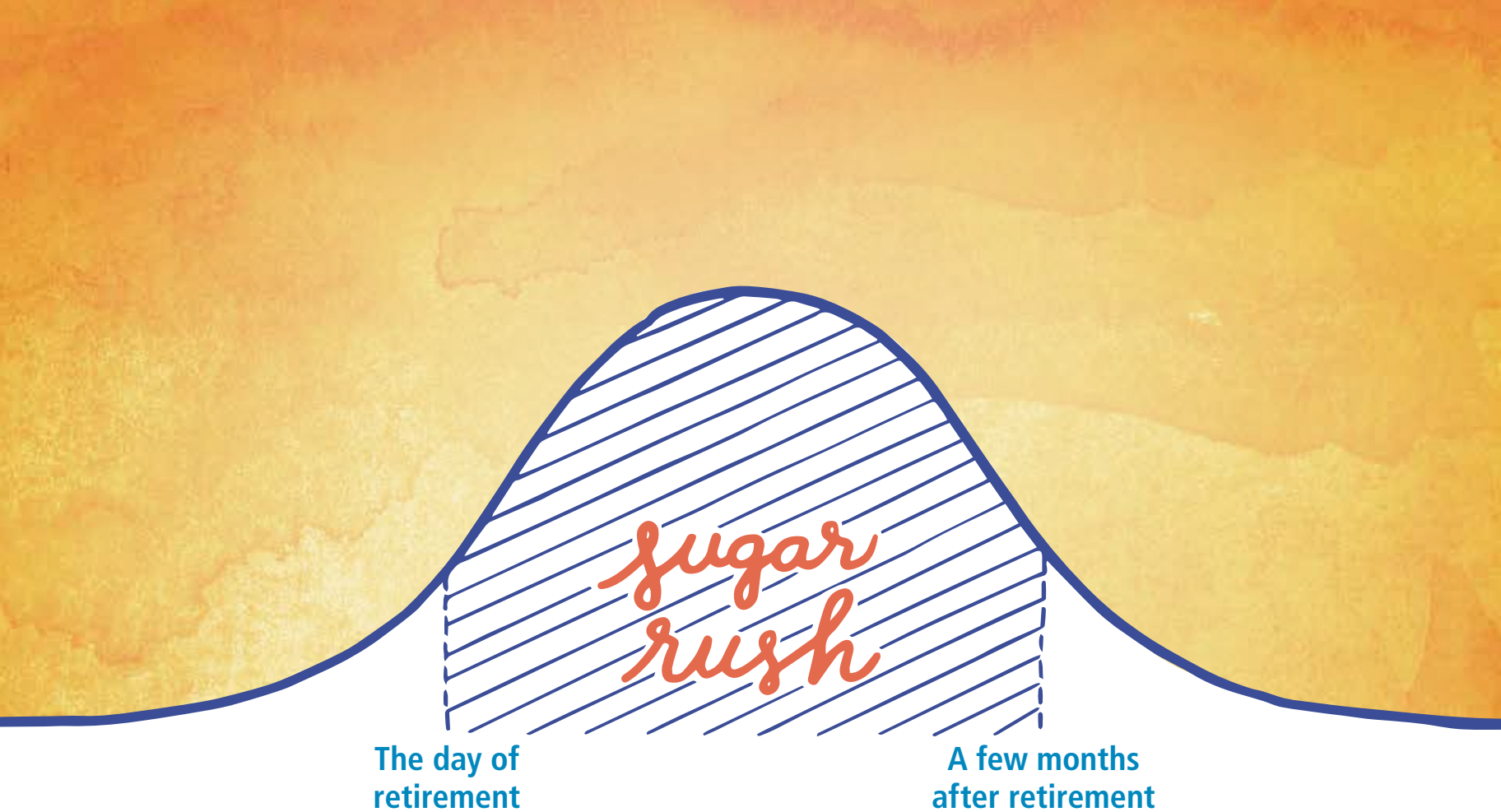
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JACKSON[®]

The day we get to throw away the alarm clock and live a life free of the daily grind is something we probably all daydream about. But is it all it's cracked up to be? Maybe not.

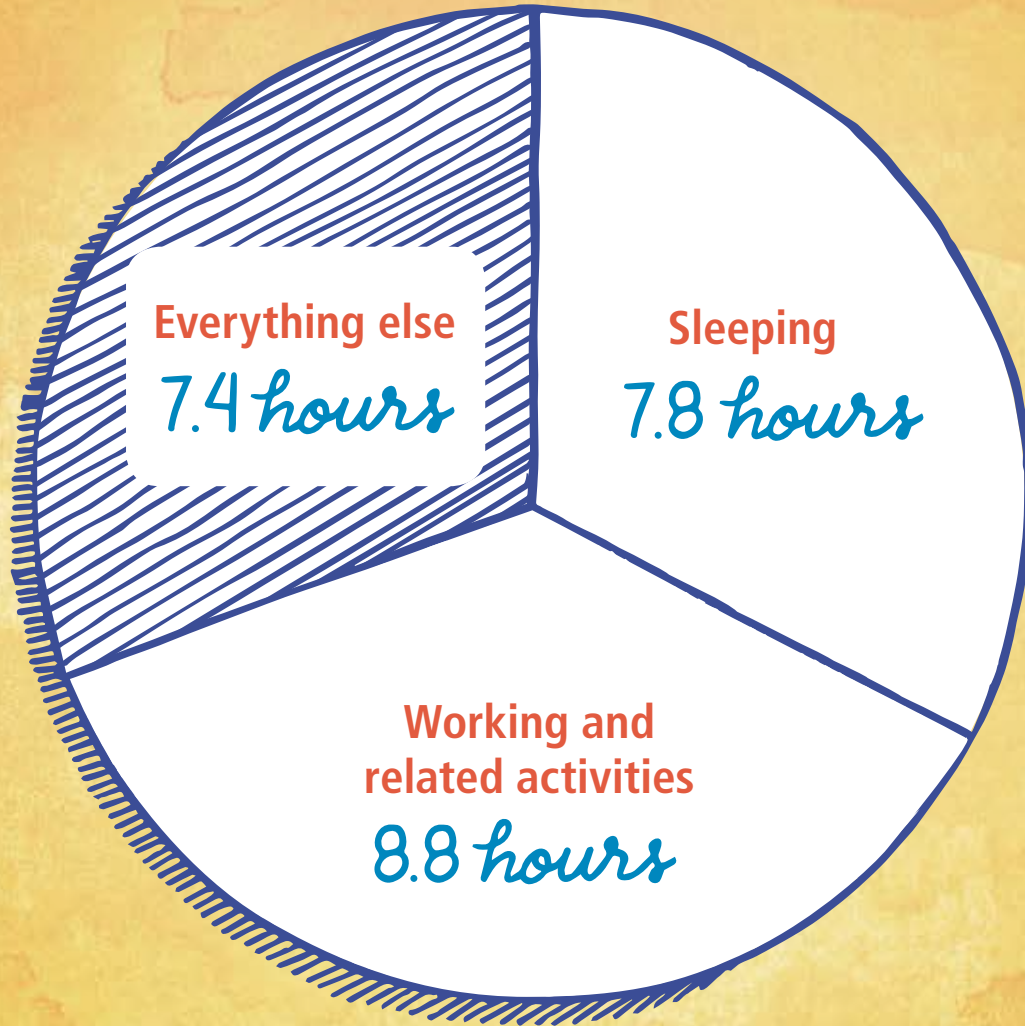
A study from the Journal of Happiness Studies found that retirees experience what's known as a "sugar rush" of well-being and satisfaction directly after retirement.¹ But like any sugar rush, there's a crash. The study found that the initial rush is often followed by a sharp decline in happiness.

¹Jamie Chamberlain, American Psychological Association, "Retiring Minds Want to Know," January 2014.



But why? Consider this: During our working years, we grow accustomed to devoting about two-thirds of our day to sleeping and working—the rest of the day is for everything else. Child care, cooking, cleaning, exercising, having fun. EVERYTHING ELSE.

PRE-RETIREMENT



But when we retire, suddenly our free time more than doubles. We'll have around 16 hours of time to fill every day. Every year. For what could be 20 or 30 years. Most people will say that sounds great. Can't wait. Sign me up!

But the reality doesn't always line up with the daydream. What most people don't understand is that when we leave work, we leave a part of our identity behind—and that gap can't be filled with busywork. I mean ... I know retirees who strategically space out their trips to the grocery store and the pharmacy just so they'll have something to do on a given day. Any reason to leave the house.

And these are supposed to be the "golden years"? There has to be something more, right?

POST-RETIREMENT



There is. Or to put it another way, there *can be*. And the people who figure that out are not only happier—they're healthier.³ They simply live better lives. And the path to that better life—according to experts in countless fields—is through Purpose.

It's a lofty word. To some it's even scary. But it doesn't have to be.

Purpose is unique to everyone. And it can change as you grow and evolve and move through new life phases. One of the experts we consulted in developing this program (best-selling author John Nelson) put it like this: Identify something that you're in the service of. Something greater than yourself that you're connecting to and contributing to—that's where you find a sense of purpose.⁴

³ Dr. Sanjay Gupta, Everyday Health, "Purpose in Life is Good for Your Health," December 7, 2015

⁴ Jackson interview with John Nelson, 2016.

PURPOSE

Scientific studies from medical doctors, neuroscientists, psychologists and medical researchers show that living purposefully has a measurable impact on health outcomes.³

³ Dr. Sanjay Gupta, Everyday Health, "Purpose in Life is Good for Your Health," December 7, 2015

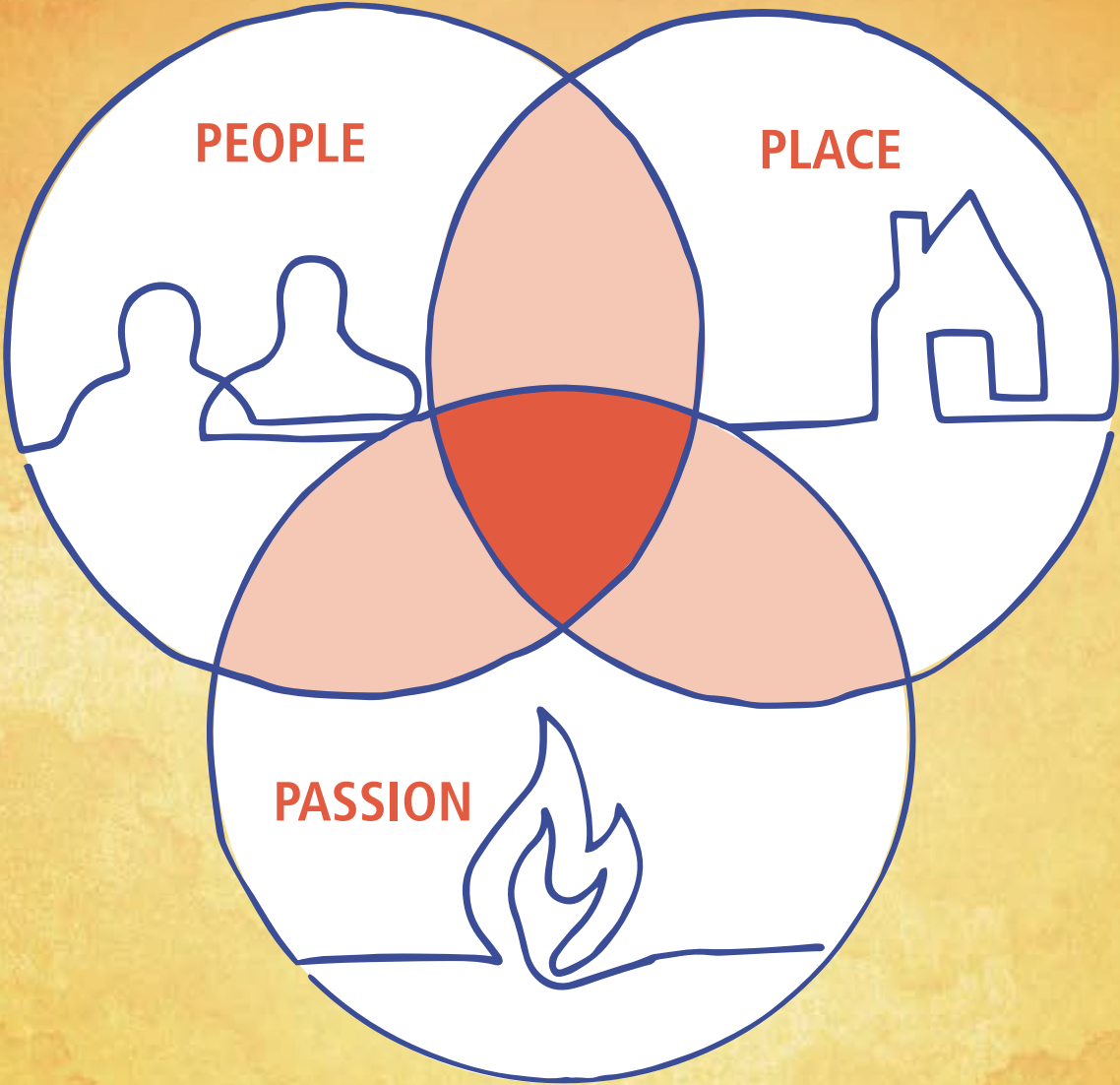
There's no magic formula for living with purpose.

But here are some great ways to start:

- Surround yourself with the right people.
- Be in the right place.
- Pursue things you're passionate about.

Many retirees don't consider:

- That they'll lose a vast network of social connection when they leave a career.
- Or that the place they live was closely tied to their job and family—things that don't necessarily apply to their new life in retirement.
- And many have lost sight of their true passions—or, even more likely, they don't realize that some careful reflection could reveal passions they have yet to discover.



Once you can demystify the concept of purpose, and begin learning how to unlock your own—then you can begin to reconcile your vision of the good life with your finances.

You have financial goals. But it's important to keep asking the question:

What's the money for? It's to help you live a satisfying, fulfilling life.

Creating a plan that merges your finances with your vision of personal fulfillment is the only way to create a truly successful retirement plan.

The *What*—a bucket of money, a number on a balance sheet— isn't enough. It's the *Why* that truly matters.

planning

WITH PURPOSE

**Reconcile your vision of personal fulfillment
with your finances.**

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