



# The Dream Retirement

Work Book

Name:.....

# Welcome to the Dream Retirement!

Most people approaching, reaching, and even already in retirement struggle to understand whether they will have enough money to live out the life that is important to them. Perhaps more importantly, they also struggle to know how to build a happy and healthy new life, which is both rewarding and fulfilling. They have spent so much of their lives focusing on work that trying to find the time to live out their 'Bucket List' is a daunting prospect, particularly when they haven't even written one yet!

Most people spend more time worrying about whether they are going to run out of money than planning how they can spend it at the right rate. Whilst you don't want to run out, you also want to ensure you don't die the richest person in the graveyard.

Getting a balance of activities that leave you feeling fulfilled, rewarded and being able to give back to the people around you is just as important to getting the money side of retirement right. You have certain needs you have to balance to ensure you live a fulfilling life.

At retirement, many people see this as their opportunity to boost their health, but they aren't sure how best to go about this. They are also concerned that their mind will not be active enough and will start to wither with age. Experts say that the brain does not deteriorate with age, as long as it has the right activity, so it important to find the correct stimulus.

## The Dream Retirement will teach you how to:

- **Manage and forecast your finances** so you have the confidence to live out the life of your dreams. We will show you how to make sure you don't run out of money, how you can spend enough to enjoy the life, and how to leave a legacy.
- **Build your bucket list.** By understanding what is important to you now and in the future, you can design the life of your dreams.
- **Build a balanced lifestyle** filled with reward and achievement that incorporates the 6 human needs. By understanding these needs you can start to understand what gives your life balance and satisfaction.
- **Ensure your body and mind allow you to live out a long and happy new life.** There are simple rules, principals and dietary changes that will make a massive impact on your health. The same applies to your mind.

# About the Author

## Charlie Reading



Charlie Reading is a former Chartered Financial Planner, entrepreneur, speaker, and author who has a passion for amazing retirement planning. Amongst his many businesses, he used to the successful Chartered Financial Planning practice Efficient Portfolio, which became Efficient Portfolio Wealth in 2022 and now helps to connect clients with experts in the financial services world.

Charlie has successfully helped many people save for, manage, and enjoy their retirement, often when they didn't think they had saved enough to be able to. Through careful planning he has shown them how they can maximise their money, reduce their risk, and design an income strategy that delivers the life they desire. But Charlie is also passionate about building a better life through understanding what makes us happy and healthy, what makes our mind tick and what strengthens our relationships, because, ultimately, the financial side of retirement is just the starting point.

He loves spending time with his wife and two daughters, travelling, scuba diving and is a passionate endurance athlete and Iron Man World Championship finalist.

*“If you can dream it, you can do it” –Walt Disney*

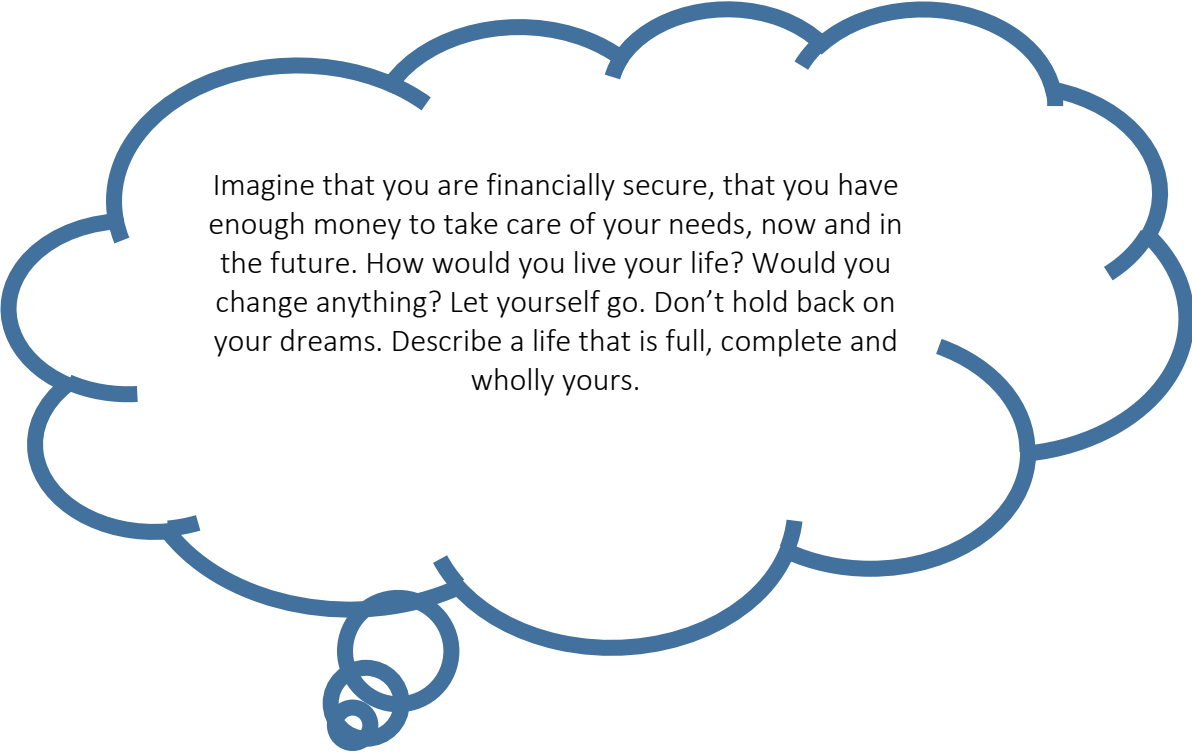
# The 3 Areas of Your Dream Retirement



# Exercise 1: Refocusing on What Matters to You.

The following question is part of the process we used to work through with clients to ensure they understood what was important to them. The question is taken from George Kinder's Life Planning Process, and can open some very interesting doors within yourself. If you want to learn more about this, I highly recommend reading 'The 7 Stages of Money Maturity'.

So, ask yourself the following question, and write down the answers in your workbook.



Imagine that you are financially secure, that you have enough money to take care of your needs, now and in the future. How would you live your life? Would you change anything? Let yourself go. Don't hold back on your dreams. Describe a life that is full, complete and wholly yours.



## Exercise 2: Build a 'Necessary Income Budget' for Retirement

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Mortgage/Rent                      £

(Hopefully this will be £0 as you'll have paid it off by the time you retire, but if not, include it)

Utilities                              £

Memberships                      £

Insurance                            £

Council Tax                        £

Food                                 £

Essential Others                 £

Travel/Car                         £

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## Exercise 3: The R-Factor Question

I would like you to ask yourself, if we were sitting here 3 years from now, looking back over that 3 years, what would have had to have happened with your finances and your retirement for you to have been happy with your progress made?

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What concerns do you have about your finances and your retirement that you would like to have overcome?

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What opportunities do have available to you that you would like to of maximised?

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What actions could you take now to overcome these worries and ensure you maximise your money?

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## Exercise 4: Life 'To Do's'

What are the 10 things you would love to do during the rest of your life?

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

*“Don't simply retire **from** something; have something to retire **to.**” -  
Harry Emerson Fosdick*

# Exercise 5.1: The Life Stretch

First of all, write down that you think you will live to: \_\_\_\_\_  
(We'll call this Your OLD Life Expectancy)

Secondly, I would like you to imagine how you want to be, feel and act the day before you reach the birthday Your OLD Life Expectancy. Will you still be fit and healthy, what activities will you still be doing, and what will your life be like?

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Now write a list of 5 things you want to be able to still do and have in the year *before* you reach Your OLD Life Expectancy:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

Ok, so if you are able to do all of the above activities the day before you reach Your OLD Life Expectancy birthday, what is the chance you will die within the following 12 months? Assuming you are in this condition, what age do you now do you think you will now live to?

Please write that here: \_\_\_\_\_ (We'll call this Your NEW Life Expectancy)

If you are now going to live to Your NEW Life Expectancy, are there any other activities that you would now like to add to your bucket list? If you suddenly have an urge to learn a language, play a musical instrument or write a book, add that to your list too.

Additional Bucket List items with Your NEW Life Expectancy:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## Exercise 5.2: Your 1 Year Plan

I would like you to answer the following question:

If you were sat here 1 year from today, what would you have to have done for you to be pleased with the progress you've made?



## Exercise 6: Your 25 Year Plan

I would like you to answer the following questions:

What are you most proud of achieving over the last 25 years?

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If you were sat here 25 years from today with your future self, and asked them what they were most proud of achieving over the last 25 years, what is it they would say?

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## Exercise 7: Your Gratitude

What are you grateful for today? List 3 things that you are grateful for, why you are grateful for them, and how you could further improve or enhance them in the table below.

	What are you grateful for today?	Why is this important?	Further improvements to make
1			
2			
3			

## Exercise 8: Visualise Your Passing

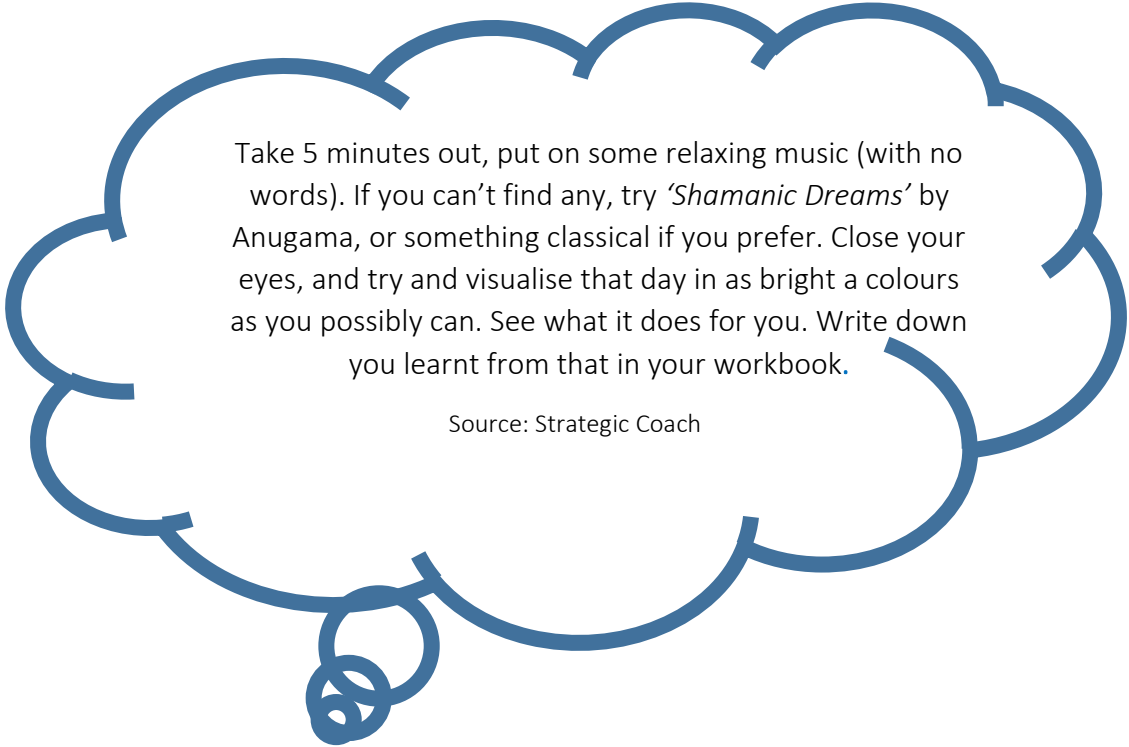
Take five minutes to visualise your last hours on earth, and of your funeral.

Think about:

- What you are saying to people
- What you have done over your life
- What you enjoyed the most
- What you are most proud of
- What your beliefs were
- What you excelled at
- What others are saying about you in your eulogy, and at the wake
- What legacy you have left behind.

I believe by doing this, it will do two things:

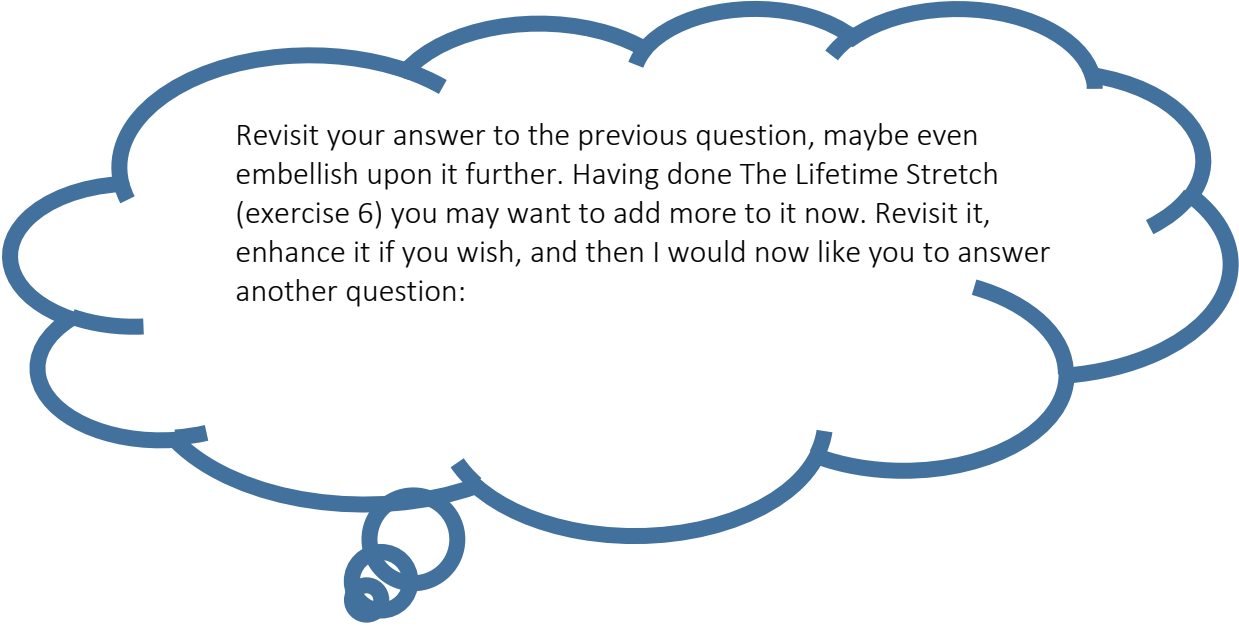
1. By looking at the end of your life, it should help you see the flowers that surround you today.
2. It should also help you look at your life, and start to question whether you have done the things you want to be remember by. Not many people will say I should have spent a few more hours in the office, or replied to my emails a little more promptly.



Take 5 minutes out, put on some relaxing music (with no words). If you can't find any, try *'Shamanic Dreams'* by Anugama, or something classical if you prefer. Close your eyes, and try and visualise that day in as bright a colours as you possibly can. See what it does for you. Write down you learnt from that in your workbook.

Source: Strategic Coach

## Exercise 9: Refining Your Bucket List



Revisit your answer to the previous question, maybe even embellish upon it further. Having done The Lifetime Stretch (exercise 6) you may want to add more to it now. Revisit it, enhance it if you wish, and then I would now like you to answer another question:

Imagine that your doctor says you have only five to 10 years to live. The good part is that you won't feel sick. The bad news is that that you will have no notice of the moment of your death. What will you do with the time you have left? Will you change your life and how?

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# Exercise 10: Refining Your Purpose

Now I would like you to consider your 'purpose' by answering the following questions:

1. If you asked your best friend, your partner and your siblings or children to describe you in 5 words, what would they say?

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2. What would those same people say that you are good at?

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3. What do you enjoy now or have enjoyed in the past?

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4. What gift do I give to others that they value?

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5. What gift do I enjoy giving to others?

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6. What activities make you lose track of time?

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7. What do you think you are naturally good at?

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8. What words would sum up your beliefs in life?

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9. If you were going to mentor someone, who could you add most value to?

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10. At your funeral, having lived a long and rewarding life, what aspects would you like your closest family and friends be talking about?

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11. What areas do people generally ask you for help in?

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12. Looking back at your life, what one thing are you most happy about achieving?

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13. If you could help one group in society or person, which would it be?

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14. If you were given a selfish week, where you could only do what you wanted, how would you spend that time?

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Finally, we need to refine what you have hopefully learnt from this, and put it into a coherent structure.

Given your answers to the questions, I would like you to try and write out your life mission statement. This may take a few attempts, but it will be worth it. Trying and including any recurring themes that have been highlighted by the above questions.

A large rectangular area of lined paper, intended for writing a life mission statement. The paper has horizontal blue lines and a light purple background. The lines are evenly spaced and cover the entire area.

# Exercise 11: Your Ideal Retirement Week

1. Write a list of all the jobs and activities you do (or plan to do) during an average week on the next page.
2. Put them into the following categories:

A. Things I love and am really good at	B. Things I love and am not very good at
C. Things I hate but am really good at	D. Things I hate but am not very good at

3. Who could you delegate box D to that would actually enjoy it?

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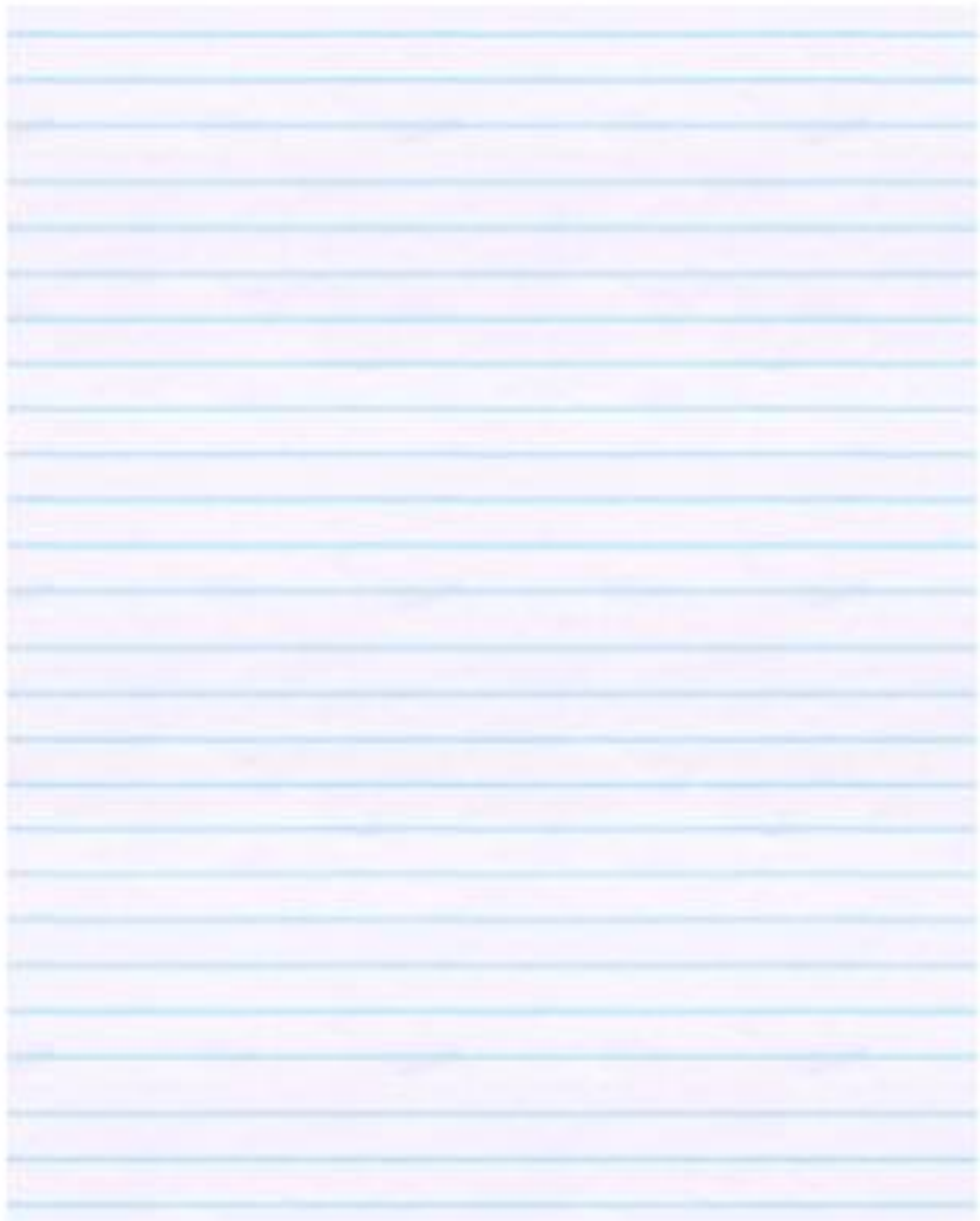
4. Create your ideal week: What I would like you to do is to model what your ideal week would look like. Box C and any leftovers from D will probably form your Buffer activities. Box B, and possibly box A will be your Focus activities. You will also want to incorporate in some free days, which you may or may not have included in the first table, so make sure there is room for these. Please use the additional notes page provided, if required.

Day	Focus or Buffer?	Activities
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		

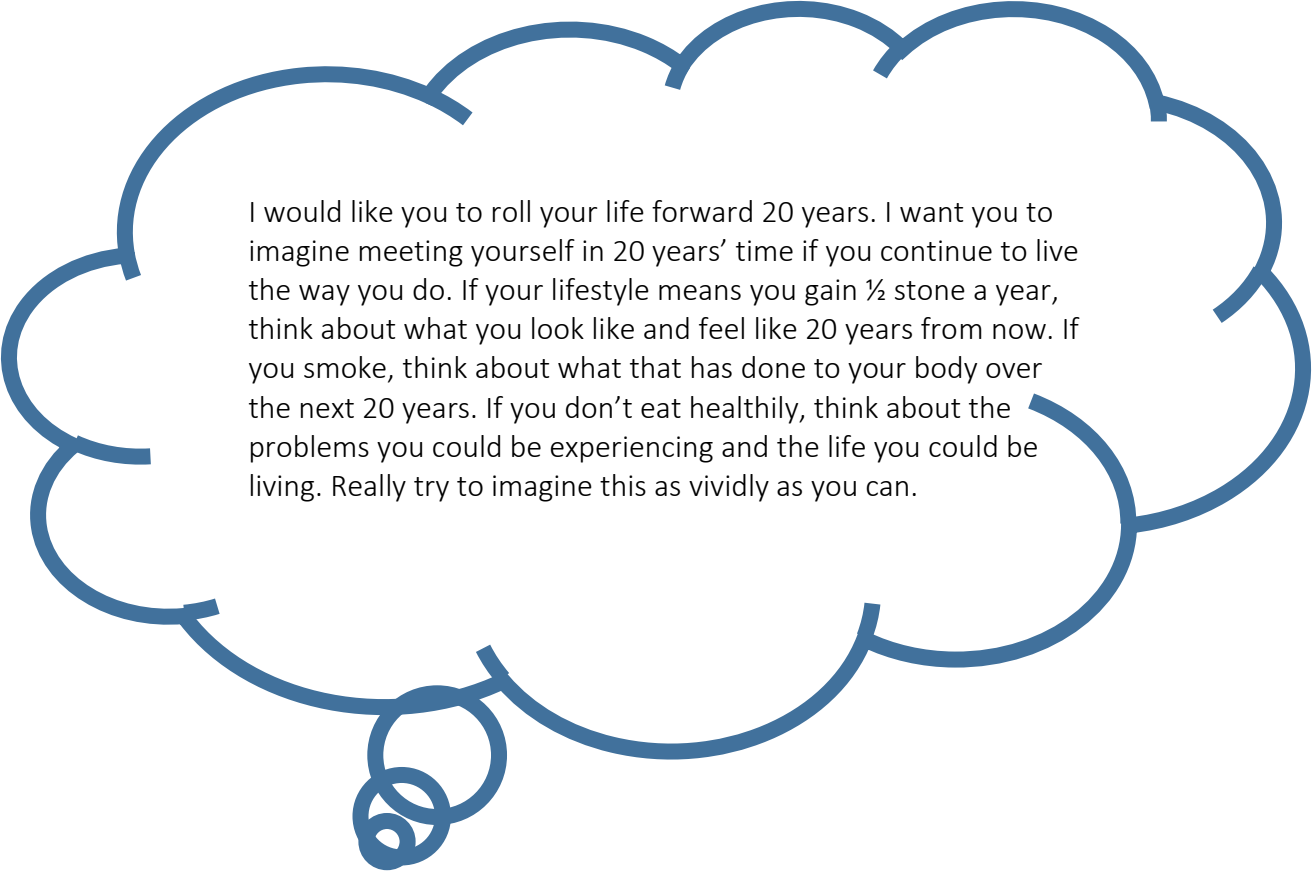
## Notes



## Notes



## Exercise 12: Limiting Beliefs



I would like you to roll your life forward 20 years. I want you to imagine meeting yourself in 20 years' time if you continue to live the way you do. If your lifestyle means you gain ½ stone a year, think about what you look like and feel like 20 years from now. If you smoke, think about what that has done to your body over the next 20 years. If you don't eat healthily, think about the problems you could be experiencing and the life you could be living. Really try to imagine this as vividly as you can.

Now answer the following questions:

1. I currently have a limiting belief that \_\_\_\_\_  
is not doing me damage over time.
2. I currently have a limiting belief that \_\_\_\_\_  
is not going to cost me \_\_\_\_\_
3. I have the limiting belief that it is ok to continue to:
  - a. \_\_\_\_\_
  - b. \_\_\_\_\_
  - c. \_\_\_\_\_
  - d. \_\_\_\_\_

4. What would I have lost as a result of these actions over this time period?

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5. What do I love that I would not be able to see/do as a result of these limiting beliefs?

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6. Who would I not be spending time with as a result of these actions?

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7. What have these limiting beliefs ultimately cost me?

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*“Start with big dreams and make life worth  
living.”  
— Stephen Richards*

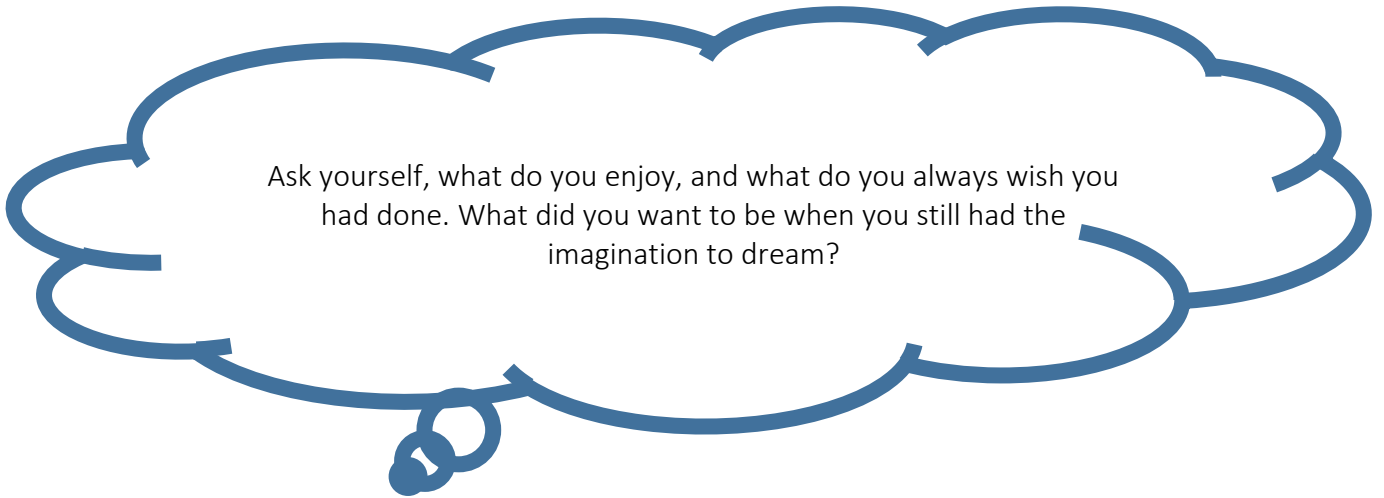
## Exercise 13: Skinny Weeks and Weekend Treats

What Simple Rules can you create for your life to ensure you live a healthy retirement?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_



## Exercise 14: Your Learning Journey



Given you have already extended your life with the Life Stretch, and have a few more years to play with, add 10 things to your bucket list that involve learning something important to you.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_

## Exercise 15: Bad News

Imagine you went to see your Doctor, and he shocks you with the news that you have only 1 day left to live. Notice what feelings arise when you confront your mortality. Ask yourself:

What did I miss?

Who did I not get to be?

What did I not get to do?

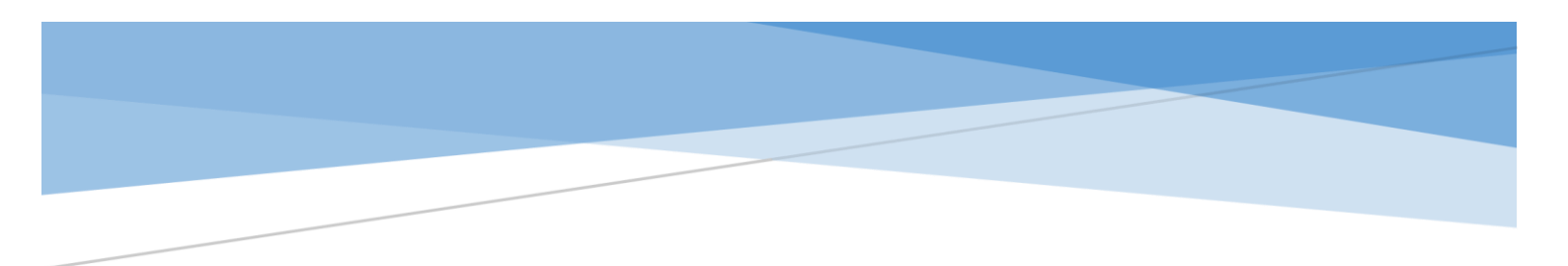


# Exercise 16: The 1 Month Set Up

Last exercise to allow you to spring into action and create the retirement of your dreams.

If we were sat here 1 month from now, what do you need to have done in order to set up an amazing retirement to be happy with the progress you have made and to have taken those biggest steps?





Now that you have clarified your very own 'Dream Retirement', why not seek professional, financial help to ensure you can achieve your goals?

Call or email us for your Free Discovery Call

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