



Discovering Your Why

A reflection exercise to uncover what truly drives your financial goals.

GOALS SECTION

Uncovering What Truly Matters

1. If you could design the perfect retirement, what would an ideal day look like from morning to night?

2. Imagine you're 85, looking back at your retirement — what would make you feel like you truly lived well?

3. What experiences or opportunities do you want your money to provide for you and your family?

4. If you had unlimited resources, how would you spend your time differently in retirement?

5. What's something non-financial that's just as important as money when thinking about retirement?

6. Tell me about your relationship with money.

Do you think any of these important values were passed on to you from your parents?

☐ Yes ☐ No

Are there any money lessons you think they passed onto you?

RETIREMENT EXPECTATIONS & CONCERNS

Preparing for the Unknown

1. What keeps you up at night when thinking about retirement?

2. If the markets dropped 40% tomorrow, what would be your first instinct?

3. What's one thing you've seen others struggle with in retirement that you want to avoid?

4. Which do you worry about more — outliving your money or not enjoying it enough?

5. What would financial confidence in retirement look like for you?

6. How do you see your lifestyle changing in your 70s, 80s, or even 90s?

7. If something unexpected happened to your health or your spouse's health, how prepared do you feel?

UNDERSTANDING WHAT TRULY MATTERS

Your Priorities & Values

1. What do you absolutely want to be able to spend on without hesitation in retirement?

2. What's more important: protecting what you have or growing your wealth faster?
