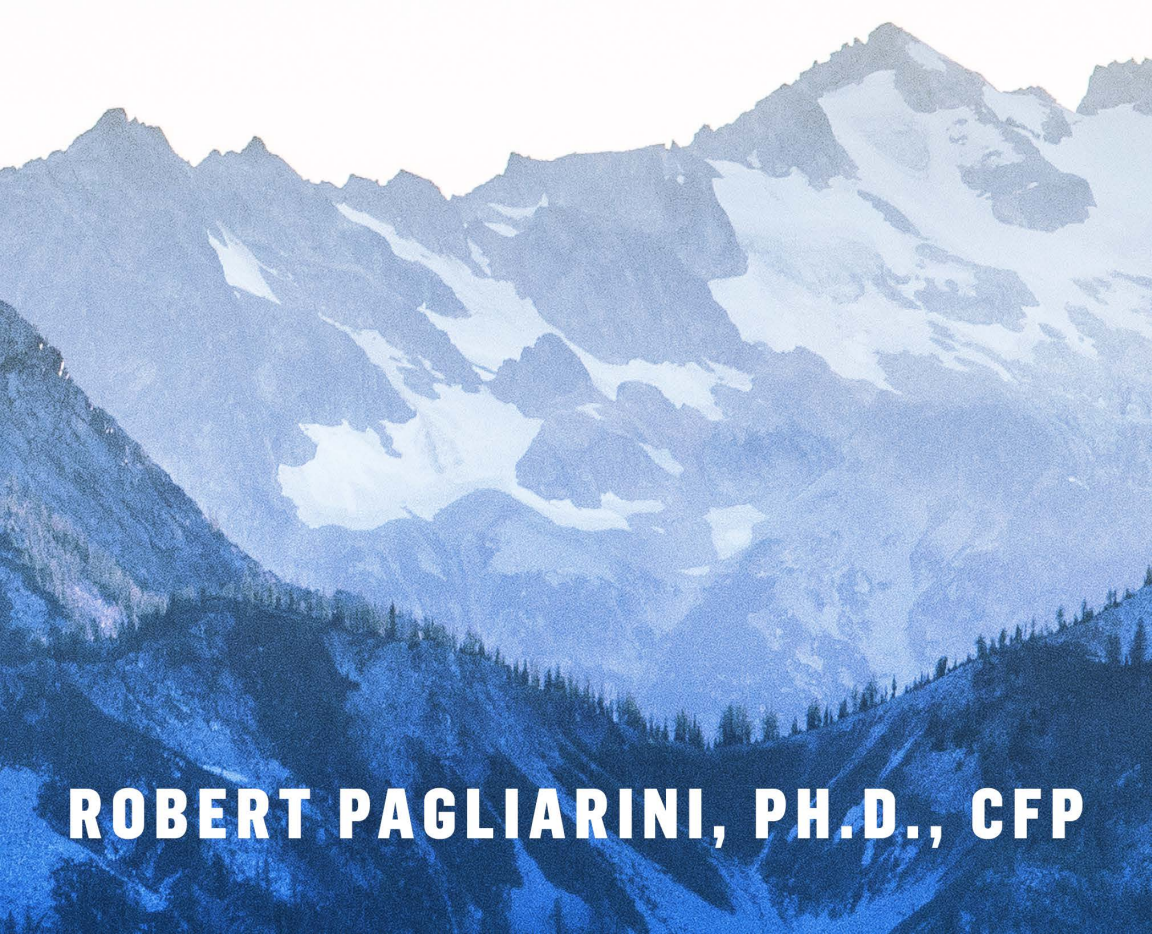


BADASS RETIREMENT

Shatter the Retirement Myth

LIVE WITH MORE MEANING, MONEY, AND ADVENTURE



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INTRODUCTION

We've been conned.

The traditional approach to retirement is failing us. It's based on the belief that retirees and aging are synonymous with becoming weaker and less capable. That retirement is about winding down and playing it safe, because, you know, retirees are frail. This outdated and patronizing view assumes that when you retire from your job, you also retire from life.

Like hell you do.

In retirement, you have more time, money, resources, and wisdom than you've ever had. You can be more adventurous, pursue your dreams, and have a greater impact. But that's not the message we tell retirees.

If you think taking it easy, avoiding challenges, and creating a life of comfort leads to happiness and fulfillment after you stop working, you've fallen for the Retirement Myth.

The Retirement Myth is the widely held belief that a successful retirement is about pulling back and doing less. That you'll be happy and content just puttering around the house, golfing a couple days a week, and simply spending your time relaxing.

If you buy into the false idea that retirees need to be bubble-wrapped and that fulfillment comes from doing, achieving, and becoming less after you stop working, you are guaranteed an Average Retirement.

Average Retirement is the pursuit to disengage, remove challenges, and create a life exclusively of relaxation. This describes the ideal retirement for many. It's easy and comfortable. But this is also what makes it unfulfilling and unexciting for *some* (maybe you?).

The biggest mistakes I've seen retirees make is that they aim far too low, experience far too little, and never come close to reaching their human potential. You've got one shot at this. There are no do-overs. No second chances. There is no next. Retirement is it.

You need to stop playing the long game as if next year or even tomorrow is guaranteed. Instead, you need to start playing the short game. You've been conditioned to focus on some distant future. Guess what? In retirement, the future is right damn now. Don't hesitate.

Don't delay. Don't postpone. Whatever it is you want to do, achieve, or experience, get on it.

The life philosophy of too many retirees is "I came. I saw. I retired." You didn't come this far, work this hard, and accomplish so much just so you could kick back and disengage, did you? Don't let an outdated and BS view of retirement define the rest of your life and what you can achieve. Let's flip retirement on its head. You came. You saw . . . and you kicked some Average Retirement ass.

The aim is not to simply *improve* retirement; it's to *replace* retirement with something far better.

If you want your best days to be ahead of you. If you want to take on big challenges that give you purpose. If you want to feel stronger and have more energy with each passing day. If you want to make an impact and feel valued. If you want total financial security. If you want to live a bold life that's rich with excitement and adventure, welcome to Badass Retirement!

Why "badass"? I have a client to thank for that. After I told him my view of retirement – that we need to do more, achieve more, and live with more passion and adventure – he said, "Sign me up! That sounds like one badass retirement!" And so, it's been Badass Retirement ever since.

Average Retirement is safe and conservative. Badass Retirement is rebellious and bold. Average Retirement is passive and restrained. Badass Retirement is uncompromising and adventurous.

Instead of stripping away the things that give your life purpose and meaning, Badass Retirement is about pursuing passions you never had time for, challenges you thought were too big, and adventures you always dreamed about. Average Retirement is subtraction. Badass Retirement is addition.

After nearly 30 years working with retirees, here's what I know to be true:

Average Retirement is a death sentence – somewhere you go to die.

Badass Retirement is a life sentence – somewhere you go to live.

Of course, not everyone thinks about and approaches retirement the way I do. Badass Retirement is just one version of life after work, but it's not for everyone and that's okay. It's like when someone tells me I should like sushi or jazz – I don't and I shouldn't.

But for those who are looking for something more, I don't want you to just live a Badass Retirement; I want you to become a Badass in retirement.

That means you figure out what drives you, do not compromise on what's important, go after your biggest goals, seek challenges, push yourself, routinely live beyond your comfort zone, take risks, get stronger, and surprise yourself by doing stuff you didn't think you could do.

I know this may seem a little intimidating. I get it. I call it "Badass Retirement" and there is a tough-looking surfer on the cover of the book! But don't dismiss Badass Retirement as being out of reach or too challenging. If the story you are telling yourself is that you can't do this or it's not who you are, give yourself a chance.

A Badass Retirement doesn't have to be extreme. You don't need to be in shape or jump out of planes. You don't need to ride waves or hike trails. But you do need a challenge – something that lights a fire within you and propels you forward. You need a mountain – real or metaphorical – that you can climb throughout retirement.

Badass Retirement is about *psychology*; not *chronology*.

There are no prerequisites to living a Badass Retirement. No application. No permission. It doesn't matter how you've lived up to this point. If you've neglected your health, ignored your finances, or haven't connected with friends in a while, that's okay. Shifting your mindset doesn't require years of planning, deep discussions with a therapist, or even a profound event. Change can happen in an instant. Age doesn't matter. All you need is desire.

Whether you are approaching retirement or already in retirement, this book is going to help you build the best life possible. I've worked with countless clients over the past several decades to create and live their best lives after they stopped working.

Intrigued? Good. A little skeptical? Good. Retirement is your life. I want you to get it right.

But why listen to me?

If my early childhood was any indication, I would be the last person from whom you would want to take financial and retirement advice. Why? Growing up, we never had any money! Every day was a struggle for my single mom of five kids. She used to sell pieces of our furniture when things got tight. One day, I came home from school and my

mom made me a snack. I noticed our coffee table was missing. I asked her where it was, and she answered, “You’re eating it.”

At a very early age, I knew I didn’t want to be poor and struggle for everything. I knew I wanted to enjoy life and experience it to the fullest. I’d watch adventure movies such as *Raiders of the Lost Ark* and dream of going to exotic countries and on adventures like Indiana Jones.

From those early years, I’ve been committed to creating and living the best life possible. I overcame my background and created a life my younger self would not have believed.

Over the past almost three decades, I have dedicated my professional life to helping clients grow their wealth and enhance their lives in retirement and during significant financial transitions through my investment and wealth management firm. I earned a Ph.D. in financial and retirement planning, studying and conducting research on retirement income distribution planning, behavioral finance, and investment strategy. Additionally, because of my fascination with the intersection of finance and psychology, I went back to school and earned a master’s degree in psychology. I’ve also written five personal finance books and have had the privilege of appearing on *Dr. Phil*, *20/20*, *Good Morning America*, *The Today Show* and many others. I’ve even gone on adventures that would make Indiana proud.

But why listen to me?

This book and message are personal for me. I remember what it felt like to have little and to struggle for everything. I remember dreaming of escaping what I saw as an average existence. I’ve seen family members and clients sacrifice and work their entire lives only to pass away shortly into retirement. Life is precious. There are no guarantees. All we can do is make the most of every moment.

That’s my promise to you.

I’m on this journey with you. I didn’t write this book for you as much as I wrote it for us. I want to create and live a Badass Retirement as much as I want you to.

If you want extra guidance and more hands-on tools, I suggest you download the *Badass Retirement Workbook*. It’s so much more than a workbook – it’s a blueprint for helping you create and live a Badass Retirement. This step-by-step guide includes quizzes, reflection questions, assessments, and additional content that will help you get the most from this book.

To get the full experience, also be sure to join the Badass Retirement Community, an online membership platform that provides financial guidance and lifestyle design for retirees who want to thrive. It's for people like us – people who want more from their lives in retirement.

The community needs you. I need you.

If you're ready, let's *Escape Average Retirement* together.

A handwritten signature in black ink, appearing to read 'R. Pagliarini', with a stylized flourish at the end.

Robert Pagliarini, Ph.D., CFP®

JOIN THE FAMILY

The online **Badass Retirement Community** is where you will connect with other people just like you who want to experience more meaning and purpose, joy and adventure, energy and confidence, and growth and impact than you ever thought possible.



Members get these exclusive benefits:

- ✓ Investment Updates & Strategies
- ✓ Asset Allocation Analysis
- ✓ RetirementGrader Assessment
- ✓ Community Challenges
- ✓ Portfolio Reviews
- ✓ Exclusive Discounts
- ✓ Video Library
- ✓ Health Checkups
- ✓ Interviews, Meetups
- ✓ Live Workshops
- ✓ and so much more...

Surround yourself with other ambitious retirees.

BADASSRETIREMENT.COM

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