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# INVESTOR INSIGHTS

*Creating a clear path through retirement*

FEBRUARY 2018

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### Living the Dream

It's difficult to fathom sometimes how quickly time can fly. Can anyone else believe it's already February? We've started the year by keeping busy and filling our free time with lots of fun activities. While we enjoy these last winter months, we're very much looking forward to the Spring... and at this rate, it will be here before we know it!

### Fabulous February



2018 has already been a great year for all of us here at Ensemble. We've been staying busy and having a blast both in and out of the office, and we are looking forward to the months to come! Mike and Darcy took the kids to Big Bear for some skiing & snowboarding and even found some time to get away for a date night. Ana and Tony have been wrapping up the holiday season and beginning the new year by spending as much time with family as they can. Caitlyn and Greg love football season, & have been watching whenever they get the chance. Needless to say, they both ended up slightly disappointed with the results of some of the recent games. Garrett and Kelcie are always on the go, spending lots of time between Big Bear & Glamis to kick off their new year. We hope yours has been as fun & eventful!





## How to Find Your New Identity After Retirement

Most people work for at least 35 years before they decide to retire. This provides ample time for a person's job to become one of the most stable parts of their identity.

A lot of retirees end up feeling lost once their career is no longer part of their everyday life. Without the identity that their job provided them, they don't know who they are anymore. Some retirees end up going back to work, while others eventually find their way through to a fulfilling second act. If you are retiring or thinking about retiring, here are some ways to make the transition to your new life smoother.

### 1. Volunteer for your favorite nonprofit

Most of us have a nonprofit or two that we support and would love to do more for, if only there were time. Well, guess what? When you retire, you will finally have that time. Why not invest it in an organization that means something to you? You can volunteer at your local animal shelter, church, homeless shelter, or any other organization you've always wanted to offer a helping hand to.

If you think you will miss your job or you have professional skills that you want to continue using, you can almost always find a way to use them in the nonprofit sector. Many retirees end up having a voice on the board of their favorite nonprofit, maintaining the books, or using their interpersonal skills to provide friendship and counsel to vulnerable populations, such as at-risk teens, elderly people, or refugees. If you have the

interest, the skill, and the time, you can always find a place that needs what you're offering.

### 2. Focus on relationships

When life is busy, it can be hard to focus on relationships. As you look toward retirement, think about the relationships you want to invest more time in. Maybe you can finally take your spouse out to dinner every month, like you've wanted to do since you got married. Maybe you want to baby-sit your grandchildren once a week to develop a closer bond with them.

Investing in relationships can be an adjustment at first, especially if the people around you aren't used to you having so much time available. If you persist, though, you may find that you get to know your loved ones better than you ever did before.

### 3. Find a part-time gig

Retirement is the perfect time to find a part-time job doing something you've always wanted to do. Maybe you adore animals, and now you finally have the time to put in a few hours a week at a boarding facility. If you love plants, you can probably find part-time work at your local nursery. If antiques have always been your hobby, look for work at a shop or auction house.

See this as an opportunity to explore interests that you couldn't explore before. If you're truly interested, willing to learn, and humble, you can find work where you can learn about almost anything.

### 4. Follow your dreams

Most of us have things we've always wanted to do but just couldn't get into because of the time involved. Retirement is the perfect chance to pursue these opportunities. Think about taking up an instrument, learning to paint, or finally getting that degree you've always put off pursuing. You may even want to start a small business or look at selling something that you make on the side.

Remember that you're never too old to start or learn something new. Whatever it is that you have always wanted to know, do, or be, you have the chance to pursue that after retirement, as long as you don't stand in your own way.

### 5. Look for open doors

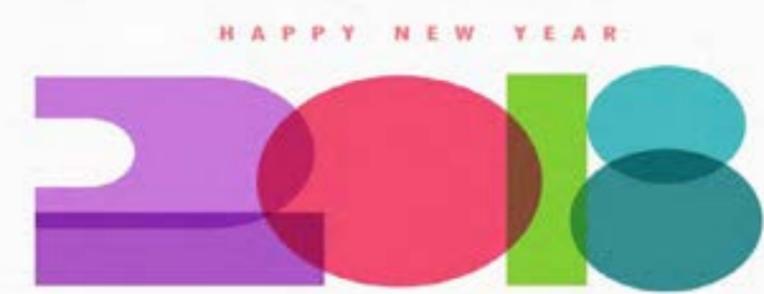
One of the best things about being retired is that you can do what you want, when you want. You can also change course at any time if something isn't working out the way you wanted it to. This means that there's no reason not to go after something, even if it doesn't end up working out. Because you have freedom with your time, you can go through any and all of the doors that open to you, since you can always change your mind later.

If you aren't sure what to pursue after retirement, keep an open mind. Try to see everything around you as a potential opportunity. When a door opens or an offer is made, walk through it. If it doesn't work out, something else will come along eventually.

Kind Regards,

Michael Clark & Garrett Yack

Article not written by Ensemble Wealth Management. Sources below.



## Upcoming Events

Starting in January, Garrett and Michael are going to be kicking off another round of informational seminars at Morton's Steakhouse, focusing on helping those with 401(k)s and IRAs.

Wednesday, January 17th  
 Tuesday, January 23rd  
 Wednesday, January 24th

If anyone knows of a friend or family member who may benefit from one of our seminars, please have them reach out to Caitlyn directly for more information. Her contact information is below.

## AND DON'T MISS OUT...

Saturday, February 24th from 8am-12pm we will be hosting another Recycling Event for our clients and our community. We will have more information to come, but make sure to mark your calendars in the meantime!

## Friendly Reminder-

To be best assisted, please continue to use Ana and Caitlyn as your main points of contact here at EWM. Please see below for their contact information:

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