

The 4 Pillars of an Abundant Retirement

By Mike Kura, RFP®

Early in my career, I recognized that the “industry standard” way of doing things just doesn’t cut it for most people.



There are no one-size-fits-all miracle solutions, and traditional planning may cause more problems than it solves. If you rely on averages from the general population to plan your unique, one-of-a-kind retirement, frustration and disappointment may be inevitable.

I have researched, interviewed, and applied experience for decades in order to understand the keys to finishing life well.

Through this process, I’ve identified four pillars to retire abundantly.

Pillar #1: Becoming the Person You Want to Be

First, retirement is abundant when you can continue becoming the person you want to become. Yes, even after we retire, the most satisfied people still pursue things that allow them to grow closer to the people they want to be. Financial burdens in retirement can restrict the ability to do this. When these burdens are removed through competent life-centered planning there is freedom in being the person you want to be.

Pillar #2: Doing the Things You Want to Do

Second, retirement is abundant when you are doing the things that you want and love to do (not what you have to do to survive). Everyone has lofty goals when they imagine what it will be like to finally retire after decades of hard work. Having the flexibility to pursue the things that you’ve dreamed of for years is truly rewarding.

Pillar #3: Being with the People You Want to Be With

Third, you’re happy and fulfilled when you get to spend the most time with the people you want to be with, with those you love and care about the most. Travel costs in retirement to visit loved ones can add up quite quickly, especially if your family is spread far apart. Being available for these special moments can be limited if there are restrictions financially, which is why it is critical to have the option to freely travel in retirement and be with the people you love.

Pillar #4: Making the Difference You Want to Make

Lastly, you will feel you are living abundantly when you’re making the difference you want to make. When you positively impact those around you by giving back, it can give a feeling of fulfillment unlike any other. Abundant retirement allows you to give back to the people, causes, and institutions you care about most.

Imagine for a moment that you are on a road, and in the distance, you can see that you are walking in the direction of the person you truly want to become, you are doing things that you want to do as you walk along, you are traveling beside the people that you love, while making a difference in the lives of others along the way. Would you say that would be a life well-lived?

Most people would—and that's why I want you to retire abundantly. That dream can become reality.



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