

Contents

Acknowledgments	xi
Foreword	xiii
Introduction: Where to Begin?	xvii
Could This Be You?	xvii
Intense? Me? Really? Yes, You	xviii
Now, It's Your Turn	xix
Standing on the Edge of the Cliff	xx

PART I: REDEFINING RETIREMENT

CHAPTER 1	
It's All about You (Really It Is)	3
We versus Me	3
It's Time for It to Be All about You	4
Real Life, Real Money	5
Wealth Regeneration, What's That?	5
Old Money	5
New Wealth	6
The Principles	7
What's Next?	7
You Have to Sleep at Night	7
Parting Thoughts	8
CHAPTER 2	
The "R" Word	9
There Are Lots of Us	10
Now What?	10
The Hero's Farewell	11
What about Me?	12
What We've Learned	13
Where Do You Fit?	14
Parting Thoughts	16

CHAPTER 3	
The Grab Bag of Life	17
Change Has Impact	17
Managing Change	18
The New Rules	19
Parting Thoughts	23
CHAPTER 4	
It's Not Rocket Science	25
Strategic Planning	25
Change Management	26
Financial Forecasting	27
Risk Assessment	28
Building Teams	29
Holding People Accountable	30
Meaningful Work	30
You've Got This Wired	31
Parting Thoughts	31
CHAPTER 5	
Leading in a New Way	33
What Is Generativity?	33
Generativity Is Leadership	34
Have It Your Way	35
It's About Regeneration	36
Parting Thoughts	36
PART II: THE WEALTH REGENERATION DISCIPLINE	
<hr/>	
CHAPTER 6	
The Concept of the Wheel	39
Circle to Wheel	40
Dealing with Change	42
What's Next?	43
You Know How to Do This	43
Get It Rolling	44
A Kick in the . . .	45
Looking at What Happens	46
Profile: Tom Champion	47

CHAPTER 7	
Know Where You Are	51
Defining Your Wealth	52
Lifestyle Analysis—How Much Is Enough?	58
How Sustainable Is Your Wealth?	60
Profile: Dick Pechter	61
Toolkit	63
CHAPTER 8	
Know Who You Are	69
Recognizing the Crucible	69
Facing the Questions	70
Back to the Future	71
Seriously, Try This Now	71
And When You Have a Partner	71
Flow	73
So Enough Touchy-Feely Already?	74
Profile: Peter Nostrand	75
Toolkit	76
CHAPTER 9	
Know Where You Want to Go	81
Embracing the Endgame	81
Getting Strategic	84
Your Purpose	85
Now for That Vision Thing	87
How Does It Look from the Top of the Mountain?	88
Profile: Bob Bunting	88
Toolkit	90
CHAPTER 10	
What to Do to Get There from Here	95
Keeping It Real	95
Begin at the Beginning	97
Purpose Is the Destination	97
What's Nonnegotiable?	97
What's Just Ahead?	99
Then, Get Going	99
What to Do If You Still Don't Know What to Do	100
Finally, Let's Talk about Money	101

What If the Scenarios Suggest I'm Spending Too Much Money?	102
A Word about Investment Policy	103
You Can Do This	103
Profile: Julie Weston and Gerry Morrison	104
Toolkit	105
CHAPTER 11	
Rolling It Forward	109
Have a System	109
The Quick Look Check-In	111
The Sit-Down	111
Now for the Deep Dive	112
Keeping the Plan	114
Where the Rubber Most Likely Meets the Road	115
The Big Picture	115
When Stuff Happens	116
What to Share with Your Advisor	117
The Time Is Now	117
Profile: Steve Altmayer	117
CHAPTER 12	
Legacy	119
There Are Challenges	120
What a Letter of Intent Looks Like	122
Seriously, This Isn't That Hard	124
Legacy Is Generativity in Action	125
Profile: Beth Bazley	126
Toolkit	127
And in Conclusion	133
You Are in Charge	133
The Bare Essentials	133
That Being Said . . .	134
Pulling Yourself Up to the Top of the Mountain	135
Appendix 1: How to Choose a Wealth Advisor	137
Appendix 2: How to Vet a Personal Financial Forecast	145
Appendix 3: Cash Flow Management	149
Appendix 4: Wealth Regeneration Interview Format	153
Recommended Reading	155
About the Authors	157
Index	161