TWO WATERS WEALTH

SMART RETIREMENT BLUEPRINT®

VISION & VALUES

PILLAR V

Retirement Vision & Values Workbook

A print-first educational workbook for naming what you want retirement to make possible.

WHAT THIS WORKBOOK HELPS YOU ORGANIZE

A calm place to turn hopes, concerns, and personal priorities into a planning conversation.

PLANNING OUTCOME

Describe the life you want to protect

PLANNING OUTCOME

Bring a clearer point of view to a conversation

RESOURCE TYPE
Workbook

EDITION
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VISION & VALUES · BEFORE YOU BEGIN

Start with the life, not the paperwork

This workbook is a place to notice what matters now. There are no right answers, and you can leave any prompt blank.

A SIMPLE APPROACH

Write quickly at first. Use the margins, cross things out, and return to any page after a conversation or a change in your life. Your answers are a starting point, not a decision or a promise.

Use this workbook to

Name the experiences, people, rhythms, and boundaries that shape your picture of retirement. Keep the language in your own words.

You do not need to

Have every detail settled, choose a path today, or make a number fit someone else's idea of a good retirement.

A FEW GENTLE STARTING POINTS

- [ ] I will answer for the season of life I am in today.
- [ ] I will mark questions that need more thought rather than force an answer.
- [ ] I will bring this workbook back to a conversation when I am ready.

My name

Today's date

The season of retirement I am thinking about Approaching, newly retired, established, or another description

What brought me to this workbook today?

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VISION & VALUES · YOUR DAY

Picture an ideal retirement day

Not a vacation day. Think about an ordinary day that feels useful, comfortable, and like your own.

MAKE IT SPECIFIC

A satisfying day often has a rhythm. Notice where you are, who is around you, what you are doing, and how much space you have to choose your pace.

When I wake up, I hope my morning feels like

The people, places, or routines I want in my day

The work, play, service, learning, or quiet time that would make the day meaningful

By the end of the day, I want to feel

A day has room for

Both activity and rest. Your picture can include people, purpose, ordinary errands, creative work, movement, faith, travel, or simply more time.

Notice what repeats

The details that show up more than once may point to a priority worth protecting in later conversations.

One small detail from this day that I do not want to lose

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VISION & VALUES · WHAT MATTERS

Priorities and worries can sit together

A clear retirement vision makes room for both what pulls you forward and what asks for attention.

What pulls me forward

The experiences, relationships, places, and roles I want more room to enjoy.

What asks for attention

The unknowns, changes, responsibilities, or losses that make retirement feel harder to picture.

The three priorities I would protect first

The worries I most want to name rather than carry alone

SORT WHAT YOU NOTICE

What I wrote down	Why it matters	What would bring clarity
A priority or worry	The person, value, or experience behind it	A question, record, or conversation

One priority I would like another person to understand better

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VISION & VALUES · YOUR COMPASS

Name the values beneath the goals

Values are not a scorecard. They are words for the qualities you want your choices and time to reflect.

CHOOSE THE WORDS THAT FIT

You might value independence, generosity, belonging, curiosity, simplicity, stewardship, faith, adventure, security, contribution, flexibility, or something entirely different.

- ☐ Independence
- ☐ Family or belonging
- ☐ Purpose or contribution
- ☐ Flexibility
- ☐ Simplicity
- ☐ Learning or curiosity
- ☐ Adventure or new experiences
- ☐ Faith or spiritual life
- ☐ Stewardship
- ☐ Another value: _____

The values that feel most important in this season

How I would recognize those values in an ordinary week

A value I want to honor even when it is inconvenient

When values compete

It is normal for two good things to pull in different directions. Write the tension down. It can become a useful question for a future conversation.

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VISION & VALUES · CHOICES

Explore the trade-offs with care

Most meaningful choices create a give-and-take. Seeing that clearly can make a decision feel less personal and more manageable.

THERE IS NO PERFECT ANSWER

A trade-off is not proof that a goal is wrong. It is simply a way to name what each option might ask of your time, energy, attention, or freedom.

I would like more of

Write a hope, opportunity, or experience you want to make room for.

It may ask me to consider

Write what could become harder, less available, or more complicated.

More of	May ask me to consider

More of	May ask me to consider

The trade-off I want to talk through before I feel ready to decide

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VISION & VALUES · CONVERSATIONS

Find alignment, whether planning together or solo

If another person shares your life, you may begin with different pictures. If you are planning solo, your own voice deserves the same uninterrupted space.

If you are planning with someone

Answer separately first, then compare. Look for shared themes before trying to settle every difference.

If you are planning solo

Use the partner prompts as a conversation with yourself. You may also invite a trusted person to hear the parts you want reflected back.

We seem to agree that retirement should include For solo planning: I feel clear that retirement should include

We may see this differently For solo planning: I am still sorting out

A question I want to ask without trying to solve it immediately

A USEFUL CONVERSATION RULE

Use “help me understand” before “we need to decide.” You are gathering perspective, not trying to win an argument or produce a final plan on this page.

The person or people whose perspective I want to include

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VISION & VALUES · ENOUGH

Define “enough” in today’s dollars

This page creates a non-binding discussion estimate, using today’s dollar language, for the life you described. It is a conversation marker, not a commitment.

KEEP IT PROVISIONAL

The aim is not precision today. The aim is to give shape to what “enough” means to you, then note the assumptions or questions that deserve a careful review.

Area of life	What “enough” might mean to me	Today-dollar discussion estimate
Everyday living	The ordinary rhythm and choices I want to support	$ _____
Meaningful experiences	The people, places, or pursuits I want room for	$ _____
Giving or helping	The ways I may want to show up for others	$ _____

When I say “enough,” I mean

What this estimate includes, in my own words

What it does not include, or what I am not yet sure about

A question to carry forward

Which parts of my picture need better records, a clearer conversation, or coordination with the qualified professional who already helps in that area?

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VISION & VALUES · CONTRIBUTION

Consider legacy and the difference you want to make

Legacy can be practical, personal, quiet, public, immediate, or something you pass on through the way you live.

START WITH MEANING

Rather than beginning with a document or a directive, begin with the people, stories, causes, lessons, or responsibilities that matter to you.

The people, communities, or causes I feel connected to

The lessons, traditions, skills, or stories I hope to share

The contribution I would like to make while I am here to see it

People to include

Family members, trusted friends, collaborators, or professional contacts whose perspective may help you understand a responsibility or wish.

Records to locate

A simple list of existing notes, titles, contact information, or documents you would like to understand before a future conversation.

A question I may want to coordinate with a qualified professional

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VISION & VALUES · BOUNDARIES

Identify your non-negotiables

A non-negotiable is not a demand that every detail stay the same. It is a boundary, relationship, or value you want future choices to respect.

PROTECT WHAT IS ESSENTIAL

Writing down a boundary can help you notice when a choice asks too much of something that matters deeply. You can revise this list as your life changes.

- [ ] Time with the people I care about
- [ ] A place, community, or sense of home
- [ ] Freedom to choose my pace
- [ ] A role, purpose, or way to contribute
- [ ] Personal dignity, privacy, or independence
- [ ] Another boundary: _____

The non-negotiables I want my future decisions to respect

A boundary I want to explain more clearly to someone close to me

What would help me feel heard when this boundary is discussed

A pause can be productive

If an important choice feels rushed, write down what feels essential and what remains unclear. More understanding can be a better next step than a quick conclusion.

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VISION & VALUES · YOUR BRIEF

Vision & Values Planning Brief

Use this page as a one-page summary to bring into a planning conversation. Write in short phrases, then keep the longer reflections in the earlier pages.

In one sentence, the retirement experience I am trying to create

Planning brief	My notes
The priorities I want protected	
The worries or unknowns I want to discuss	
The values that guide my choices	
What “enough” means to me today	
A trade-off or alignment question to explore	
People, records, or qualified professionals to coordinate with	

The non-negotiable I want remembered

The first question I want to ask

BRING THE WHOLE PICTURE

This brief is most useful beside the earlier pages. It is an invitation to a conversation that begins with your life and stays grounded in the questions that matter to you.

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Bring your vision into the next conversation

Bring this workbook to a planning conversation, along with the documents and questions you identified.

THIS IS YOUR SESSION

Your answers are a starting point for a conversation about the retirement experience you have worked hard for. They are not an instruction to make account, tax, insurance, legal, healthcare, or claiming decisions on your own.

Bring or confirm

- The records and contact details you marked as missing
- Any recent statements, benefit estimates, or legal documents relevant to this workbook
- The questions you want answered before you make a meaningful decision

What we can organize together

Use the Vision & Values Planning Brief as the opening point. Together, we can listen for the priorities, questions, records, and coordination needs behind your answers, while keeping the focus on the retirement experience you want to create.

YOUR NEXT CONVERSATION

The one question I most want to discuss

Who should be part of this conversation?

A realistic time frame to revisit this workbook

A clearer path starts with better questions.

If you would like help organizing those questions around your retirement experience, explore a Retirement Brainstorm Session at calendly.com/first-twwm/retirement-brainstorm-session-clone. We will begin with your priorities, then decide together whether a deeper personal blueprinting visit makes sense.

Important Disclosure Information

Please read this information before relying on this educational workbook.

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