

# THE RETIREMENT GAME

The only game you *can't* afford to lose!



CORY J. CHAPMAN

**THE RETIREMENT GAME:**

**THE ONLY GAME**

**YOU CAN'T AFFORD TO LOSE!**

Cory Chapman

First Edition



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## DEDICATION

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I dedicate this book to all the hundreds if not thousands of individuals who have crossed our path over the last 25 years. Through your insights, thoughts, questions, and concerns, you've helped me put together this book that I believe will truly help individuals prepare properly for retirement planning.

To my team: Melissa, Paul, and Sherri. I don't say it enough - I truly appreciate who you guys are and how you've helped our company grow in so many ways. You know how much value you bring to our firm and how I could not have done all this without your support and help.

To my mom: Without you, I wouldn't exist. You've taught me how to be strong, independent, and, above all else, just stay passionate about what I believe in. You have always allowed me to shine, grow at my own pace, and go in the direction that I felt was best. I love you for that.

To my children: Chase, Chance, and Kahea. Everything I do, I do it for you. I love you guys with all my heart! You guys have truly taught me so much. These things have helped me to become a better father, friend, and person. I am so proud of the people that you are becoming, and I cannot wait to see what the next few years will look like for all of you. I love you to the moon and back.

Last but definitely not least, to my best friend, soul mate, business partner, and wife: Delilah. You give me so much every day when it comes to your support, insight, and

unconditional love. You have made me better in all aspects of my life. I couldn't imagine this journey without you being on it with me. I appreciate how genuine and pure your intentions are. You inspire me to always become more than what I am. I love you beyond words. P.S. Look for the dragon in our next life.

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# INTRODUCTION

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**C**ongratulations on taking the first step towards retirement!

If you're like most of my clients, then you've probably got so many questions that you don't even know where to start. You might be wondering:

- When is the right time to retire?
- Do I have enough money?
- Am I ready to leave the office and move on?
- What will I do in retirement?
- How can I plan and protect for every possible contingency that may or may not come up?

Well, my friend, take a deep relaxing breath. By the time we finish this book, you'll have a much better understanding of how retirement works and whether or not you're ready to make that transition into the life you've been saving for all these years.

With over 25 years of experience in the retirement arena, I've helped hundreds of clients one-on-one get ready to make the big leap forward. This is what I love doing, and together we're going to make retirement a reality for you too.

My name is Cory Chapman and I'm the founder and managing partner of EFC Wealth Management firm, LLC in Los Angeles, California. We specialize in helping clients just like you prepare and maintain a successful retirement.

As we embark, I want you to remember that retirement is not a destination but a journey. Yes, we're going to make sure you're properly secure and well prepared financially. But more importantly than that, I want you to understand what it means to be retired so that you can live this next chapter of your life to its fullest.

Before we get started, let's clear up a few things. First of all, there is no one-size-fits-all retirement plan. Every individual's retirement journey will be completely different from the next. There's no set dollar amount you must have, no right or wrong things that you can do once you're retired, and no written manual that says this is how you can live happily for the rest of your days. Retirement is a completely personal experience, and it should be customized to the way you want to spend it.

Chances are that you've seen images in media or advertisements that depict what the "perfect" retirement is supposed to look like. Well, I'm here to tell you now: Please throw that picture away!

This book isn't about chasing someone else's idea of what retirement looks like. It's about creating your perfect retirement based on the things that are important to you and only you. That could mean spending more time with your grandkids and watching them grow. Or it could mean gathering up all that knowledge you've been collecting over the past 30-40 years and starting your very first business. It doesn't matter what it is that you want to do. The point is that this is your retirement, and it's time for you to see it the way you want it to be.

Secondly, I want you to challenge yourself to use your imagination. Think about what your retired life could be like. Take a moment and write down all the things that are important to you. Try to capture details like:

- Who would you spend your retirement with?
- What places you would like to go?
- What things would you like to do?

Don't try to limit yourself or dismiss any of your ideas just yet. And certainly, don't assume anything is off the table due to money. Your finances should always come secondary to this vision of what your perfect retirement will be.

There's a quote from the legendary book "Think and Grow Rich" by Napoleon Hill that says, "Whatever your mind can conceive and believe, it can achieve". Time and time again, I see this to be true with every client I work with. The more that they can envision this life that they want and the goals that they wish to achieve, the more likely they are to succeed at reaching them.

That's what this book is about. I'm going to help you first to understand who you are and what you want this next phase of your life to be like. From there, we'll get into the process of how you can make that dream a reality and the steps needed to ensure its financial stability.

How will we do that? It's all about how you play this game called retirement. Walk with me as I'll show you exactly how to play it to win!

# CHAPTER 1

## THE RETIREMENT MINDSET

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**S**o, are you ready?

It's a question that nearly everyone hears in those years before they're just about ready to retire. But if you pause for a moment and really think about it, what does it mean to be ready?

The definition of ready is A suitable state for an activity, action, or situation; fully prepared.

So, when someone asks you this question, what they're actually asking you is if you are prepared for what retirement will bring.

When most clients walk into our office, they only have some vague idea of what retirement is. Often, they think of it as some dollar amount. "If I just save \$1,000,000, I will be ready for retirement!"

On top of that, they're so excited about becoming retired that they haven't given any thought to just how much their lives are about to change. That includes everything from what you do for physical activity to mental and social stimulation.

Sure, some people joke around and say that they're going to sleep in every morning or hit the greens as much as possible. But the truth is that there are only so many times you can get excited about hitting a hole in one before it starts to lose its luster. And once the reality of your "new

normal” starts to set in, the change might not be as easy as you think.

That internal biological clock that you’ve programmed yourself to wake up to every morning when the alarm goes off will have to be snoozed. As you’re driving down those old familiar roads, you’ll have to consciously take a left to go to the store instead of turning right like you did to go to the office for so many years.

Retirement is bigger than just how much money you've saved. In fact, that’s only just one part of it. The main driver of a successful retirement will be your mindset. In this chapter, we're going to discuss how preparing your mind will be key to getting you ready for retirement.

### **Who Are You Without Work?**

When you’re meeting someone for the first time, it’s not uncommon for one of the first exchanges in the conversation to be “So, what do you do?”

There’s a good reason for that. According to the Pew Research Center, 51 percent of employed Americans say that their sense of identity comes from their job (Pew Research Center 2016).

And how could you blame them? Over the last 20, 30, or even 40 years, you went to a place day in day out and did a job. You worked on projects, solved problems, traveled to places you’ve never been before, and maybe even proposed some new ideas or innovations of your own. In short, you built a career for yourself.

But the story goes on from there. You didn't work at that job by yourself. Chances are you also worked closely with others and cultivated real relationships with your colleagues. Maybe there were times when you had their back and you depended on them to have yours. Perhaps you even consider some of them to be dear and true friends.

Work has been something that's consumed a huge part of your life. And now, suddenly it may seem, retirement feels like you're being asked to give it all up.

For many people, this is interesting crossroads because it forces you to really self-examine who you are as a person. Some have never really thought about what it means to have an identity outside of what they do for a living. Frankly, they're stumped at the question "Who am I?"

However, there's good news: In retirement, there's no wrong answer to that question. You can be anyone you want to be. This is your time to do what you want with it, and the decision is all yours.

In fact, there's nothing that says you even have to completely reinvent yourself. For some folks, they take those elements or qualities that they really enjoyed throughout their careers and choose to focus on them.

For instance:

- If you were a person who thrived on challenge, what will you do now that you won't have an employer to present you with fires that need put out?

- If you were a leader who loved to direct a team and develop others, how will you satisfy that internal need to guide others?
- If you were really passionate about your work and truly felt it was making the world a better place, how can you continue to feel like you're making a difference?

To help get your mindset in the right place, don't think of leaving your job as giving up a piece of yourself. Think of retirement as a platform to become a better version of the person you truly are.

### **What Do You Enjoy Doing?**

Part of what makes us who we are, especially when it comes to developing an identity outside of our jobs, is what we choose to do in our spare time. Reflecting on the activities you actually enjoy can be a great way to help shape the person you'd like to be in retirement.

Of course, things like watching hours of Netflix or scrolling endlessly through social media aren't exactly the types of healthy activities that we're looking for. These should be things where you derive some sort of value or satisfaction out of doing them.

For example:

- Are you someone who likes physical activity?
- Are you someone who always enjoyed traveling?
- Are you the creative type who's always coming up with new ideas or ways of looking at something?
- Are you a natural-born nurturer who simply loves taking care of others?

Part of having the right retirement mindset is envisioning what you could do with all of these wonderful qualities that make you "you". The more enjoyable they seem and the more opportunity you have to explore each one, the less scary that transition from worker to retiree will feel.

### **What Did You Always Want to Do?**

I think everyone can admit to themselves that there were plenty of times they had things other than work that they'd rather be doing. That was probably especially true on those days when you had to go to some all-employee meeting that didn't affect you personally, or you had a stack of useless paperwork to fill out. No thanks!

The truth is that sometimes the stuff we had going on in our personal lives was just way more important. Perhaps it meant way more to you to volunteer at your children's school for the day than it did to be tucked away at your cubicle for the next eight hours. Or maybe you always wanted to pursue a career as an artist, but you found yourself stuck in corporate accounting.

That's the great thing about retirement: Now that you'll no longer have to work, you can finally do whatever it was that you wanted to do!

- If you always felt work left you no time to connect with your spouse or children, maybe now's your chance. Perhaps you could talk on the phone more often, go out for a meal, or simply visit more often.
- Maybe there's a social cause you believe in but never had time for. Now you'd have all the time in



the world to finally commit yourself to this issue and work towards making a change.

- Maybe you always had dreams of starting your own business. Now that you're not working for someone else, this is your opportunity to see if your vision for a product or service could be the next million-dollar idea.

There are so many different directions you could go with this. The goal here is that you reflect on what those things were, why they were important to you, and then determine how you'd like to integrate them into this newly retired lifestyle that you're about to enjoy.

### **What Scares You About Retirement?**

A well-rounded mindset is more than just thinking about all the happy things that your new life can offer. Retirement can also seem like a pretty scary place with all kinds of monsters waiting for you in the dark. And the longer you choose to ignore them, the more you'll fear them and possibly allow that fear to derail your efforts.

What kind of monsters are we talking about exactly? For every person, their fear is unique to them. Here are just a few of these kinds of topics that I've discussed with clients over the years.

**Drifting into obscurity.** When you go to a job, it's easy to force social interaction. You meet new colleagues and clients all of the time, sometimes on an everyday basis. So, if work is removed from your daily routine, what then? How do you go about meeting new people or even seeming important enough for anyone to want to get to know you?

**Lack of purpose.** Again, when it comes to your job, your purpose is clear. You're paid to carry out a very specific set of duties and responsibilities, and you've built your whole career upon them. Now that you will no longer be working, what will you do to backfill this space that your purpose used to fill? What happens when you're no longer known as that "go-to" person who used to get things done?

**Running out of money.** How do I really know if the money I've spent my whole life saving will last the rest of my lifetime? What if I live to be 100 years old and defy the odds? What if I have to get a part-time job in my 80s, not because I want to but because my finances are getting low?

**Living in poverty.** What if the stock market crashes and my entire nest egg is suddenly cut in half? What if inflation or taxes spiral out of control and erode the purchasing power of money? Either way, it will result in me not being able to live the life of retirement I want to.

These are all very real and valid concerns. But just like the monsters in the dark, when you turn on the lights, you can make them go away.

In the chapters that follow, we'll talk about some very specific strategies for addressing these fears. Having a well-rounded vision of what your retirement will look like will help you to find new purpose and relevance. Working with a trusted financial professional to design a plan for your retirement funds will ensure that you avoid financial distress.

## **Give Yourself Permission to Let Go**

Perhaps the biggest obstacle in your transition to retirement will be yourself. Letting go and allowing yourself to slow down will be one of the hardest things you'll ever have to do.

I can remember a client named Jerry who really struggled with this. I had helped Jerry for years to save and make all of the right moves financially. He had more than enough stashed away in his nest egg. However, whenever we'd talk mindset, I could sense some hesitation.

One day, I came right out and said "Jerry, what's going on? You've got enough money to retire. What are we missing here?"

The truth came out - he just couldn't let go! He had spent so many years climbing the corporate ladder and making decisions for everyone else that he couldn't possibly imagine anyone else doing it without him.

The more we talked about this, the more I could sense that the real root cause was that he didn't want to give up control. No one wants to feel replaceable, especially when they've been in a position of power and respect for so long.

I told Jerry that I understand. But I think it's time to let all of that go. I turned the conversation to all of the things that retirement could be rather than what it would be missing. Together, we explored what life could be like doing all of the activities he enjoyed that gave him personal satisfaction. Together, we focused on getting his mindset to a place where he was better prepared and accepting of what new opportunities lie in front of him.

I certainly don't think Jerry's resistance was unique. This is a dark side of retirement that's not very well understood or talked about. However, if you invest some time developing a solid mindset, retirement can seem like less something to fear and more of a place you want to go.

In the next chapter, we're going to take the first step towards doing this by developing your personal vision of what retirement will look like.

## CHAPTER 2

# CREATING YOUR VISION OF RETIREMENT

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I love going on vacations! And I get it – not everyone does. But I’m willing to bet that if your boss came to you and said, “We’re giving you a week off of work and a thousand-dollar bonus to go someplace nice”, you’d probably take him up on the offer.

Have you ever thought about why it is that people get so excited about vacations?

- Is it a thought of seeing someplace new?
- Is it the time you’ll spend finally being able to relax and not having to deal with work?
- Is it all of the delicious and sometimes exotic foods you’ll get to try?
- Is it that sense of adventure and the thrill of traveling to someplace new?

Believe it or not, one of the main reasons that so many people look forward to vacations is not just the actual event itself but the positive emotions and expectations it creates leading up to it. According to a study published in *Applied Research in Quality of Life*, the act of planning a trip can significantly increase your level of happiness, especially in the weeks or months before it will actually take place. It’s a phenomenon called “vacation anticipation” (Palmer 2021).

How is this relevant to retirement planning? Remember that I said retirement is a journey and not a destination. Just like the act of planning for an incredible get-away, we can create this same sense of enthusiasm and excitement if we

focus on doing one thing: Creating a crystal-clear vision of what your retirement will look like.

Visualization has been a strategy that's been used in many different fields. It can help someone with anxiety about speaking in public to deliver a wonderful presentation, a person with fears about the unknown to overcome them, and people with goals to become more motivated about accomplishing them (DeMers 2021).

Your vision of retirement can be used in exactly the same way. The more we think, plan, and articulate as many nuances as possible, the more this new way of life will feel real. When we tell ourselves what to expect, what we will do, and what things will be like, it takes all the fear and anxiety of the unknown and turns it into something familiar.

It's been documented that one of the reasons most people are so bad at saving for retirement in the first place is because they have a difficult time identifying with their future selves (Lurtz 2019). When asked in your 20s or 30s to save for a time when you'll be in your 60s, that concept of your future self seems unfamiliar. Even though it's you, you might still choose to serve your needs now over your needs in the future because your future self is literally a stranger.

In the same way, envisioning who you are and who you will be once you're retired works the same way. The more you visualize who this person will be, the less foreign they will seem to you, and the more motivated you'll be to help that vision come true.

This is why one of the first things I like to do with clients is to help them really develop a solid vision of what retired life will be like. Just like your next vacation, the more

excitement and anticipation we can build, the sooner you'll want to get to this place.

In this chapter, we'll talk about some of those important aspects of your personal vision of retirement you may want to include.

### **A Day in the Life of Retirement**

Let's start off your image of what retired life will be like by describing what it will be like on Day 1. What will you do that first day?

- Play some golf?
- Fix up a few things around the house?
- Go out to lunch with some friends?

Cliché, I know. But with most of my clients, they describe that first day of retirement as feeling like a vacation day. So, I'd say responses like these are pretty typical.

Now, let's fast forward to Day 30. What have the past 30 days been like for you? By then, you'll probably have burned through all the rounds of golf and things to fix around the house that you could find.

At this point, you'll hopefully have established some kind of a healthy, daily routine throughout the week. Maybe it's something to help you stay active, social, or mentally engaged. Perhaps you've even started looking for local projects or part-time work where you can start to generate a little bit of side income.

Now let's zoom into the future even further and describe what your life looks like after Year 1 of retirement. By this time:

- What can you say you've accomplished?
- Who are the people you've chosen to spend the most time with?
- Have you gone anywhere and seen anything new?
- What are you doing that's fulfilling your sense of purpose?
- Are you still even living in the same house and city? Or was there another city, state, or even country you wanted to move to?

Again, don't focus on trying to design the perfect daily routine or having all the right answers. There are no perfect or right answers. What matters here is that you actually gave your retirement enough thought that you can close your eyes and literally see yourself doing "something". Whatever "something" is, that's up to you.

Are you having trouble trying to come up with what those activities or goals might be? Personally, I believe there are a few basic lifestyle categories that will give you the most bang for your buck if you give them the right amount of attention. When I'm working with clients, we'll discuss what each of these areas means to them and how they should be incorporated into their retirement lifestyle. Please take a moment to read through each one and think about how it could play into your vision of retirement.



## **What Will Bring You Fulfillment?**

Let me be the first person to tell you: I can appreciate how integral work probably was to you and your daily life. Like it or not, our jobs are a big part of who we are. It's where you literally spent one-third of every day for the past 30 to 40 years.

But now that all of that is done, what will you do that will bring you a sense of meaning and purpose?

It might be:

- Becoming more involved in the lives of your grandchildren
- Finally traveling to Europe and seeing all that the world has to offer
- Taking on a passion project such as writing a memoir or starting your own non-profit organization

I can't tell you how many of my clients have gone on to join or contribute to various political, social, and humanitarian causes. If that's something you want to do and enjoy, then that's the beauty of retirement. You get to choose how you'll invest your time and what topics you'll devote yourself to.

## **What Will You Do to Stay Social?**

Believe it or not, one of the reasons a lot of people choose to avoid retirement is because they're afraid of what this could mean for their social lives.

During our working years, we sometimes take for granted all of the friends and relationships we've made over the years. All of those times working late nights, exchanging

personal stories, and helping others to grow from new hires to well-seasoned leaders are all exchanges that you'll come to cherish.

Sometimes we don't realize how important this all was to us until we're almost out the door. And unless you put some thought into how you will satisfy that intrinsic human need for connection, it can derail even the most well-prepared retirement plans.

This is why it's so critical that you think about some ways you stay engaged with old friends as well as keep the door open to make new ones.

For example, you might:

**Schedule a regular meet-up.** Establish a breakfast or lunch that you and other past co-workers can all get together. This could be weekly or even just once per month.

**Join a group.** Look for activities that you like to do and see if they have any clubs or teams. For example, if you like to bowl, join a bowling league. If you like to read, join a book club. No matter what it is, you'll be in good company with people who love doing the same thing as you.

**Get involved.** Try volunteering at events or charities in your town. When you do this, it will put you front and center with the people in your community. This can be an easy way to see new faces and let them get to know you as well.

It may take some effort to find things that you want to be part of or to get other people to join you. But when you find you're in the right company of others, it will all be worth it.

## **How Will You Stay Physically Active?**

Another area of your retirement vision where I really want you to give some attention is how you will continue to stay active. After 25 years of doing this business, I often hear from my clients that they put on that freshman 10 or 20 like they were back in college because they're trying to figure out what life has to offer while surfing the channels and eating a bag of chips.

Another area of your retirement vision where I really want you to give some attention is how you will continue to stay active.

Think about how things will change. If you were used to working with your hands or being on your feet, you'll no longer have to do that once you're retired. Even if you worked in an office type of environment, the mere act of walking into the building and throughout the office from the meeting room to the meeting room probably satisfied some minimum need for movement.

This is really important to consider because a lack of physical inactivity has been linked to premature mortality among retirees (Hulbert 2018). When the typical American stops working, they slip into a sedentary lifestyle where they watch more TV, eat unhealthy foods, and even sometimes drink alcohol more frequently. This not only can lead to problems with your heart and blood pressure, but it may even cause unintended weight gain and all the problems that come with it.

At the same time, physical stimulation initiates mental activity too. People who play sports, even if it's something casual and noncompetitive, still have to use their brains to

calculate how far the ball will go or anticipate where to move next.

This is why your vision a retirement may want to include:

**Joining a gym.** No, this isn't so you can become the next Arnold Schwarzenegger. Having a gym membership means you could do some light cardio, swim, or maybe even lift a few weights. Chances are there will be other retirees who are also going to the gym for this exact reason, and perhaps you can double down and use this as an opportunity to make new friends.

**Join a sports league of some kind.** Again, this doesn't have to be anything rough or competitive. It could be something as simple as playing tennis or a few rounds of golf with some friends regularly.

**Going for walks with your spouse.** Going for walks is one of the most understated forms of exercise. It has a lot of the same benefits as other forms of cardio but is far less stressful on your joints and body. You can easily make this part of your routine in the morning or after dinner, In addition, this also gives you the opportunity to talk with your spouse on a daily basis and nurture your relationship with them.

**Join a Tai Chi Class or some sort of Martial Arts.** This is my favorite thing that I usually suggest clients try. There are so many restorative benefits that come from doing martial arts. Not to mention it's an activity that can increase the longevity of life just by this sheer practice of the movement. I have been practicing martial arts for over 30 years and I can tell you it has significant benefits in the long term.

This was the retirement you worked so hard to achieve. Don't let it waste away by not having a plan and slipping into a pattern of watching TV for 8 hours a day. Think about the activities you like to do and how they can become a part of your daily routine.

### **How Will You Give Back?**

One of the many things that bring me joy in my career is the sense of gratitude many of my clients have for where they are in life and what they were able to accomplish. And as a retiree, now is the perfect chance to pay it forward by helping others to achieve their goals.

If you'd like to make giving back a part of your retirement vision, then there are several ways that this can be accomplished.

**Volunteering.** Nearly every charity, non-profit, or social cause out there will take as much help as you're willing to give. Some examples might include signing up to work for:

- A homeless shelter
- Abuse center
- Local hospital or hospice
- Your church
- Humane Society (if you love animals)

**Teaching.** Do you love to work with people and help them to learn new things? For instance, if you play the piano, maybe you'd be willing to teach young children how to play. If you were strong in math, maybe you could tutor struggling students.

What if you have a niche or specialized knowledge about specific topics? For example, if you worked in finance, maybe you could teach small business owners how to apply for the funding they need for their operations.

**Becoming a mentor.** By far I believe that this is the most rewarding affecting someone's life and helping them to change can really soothe your soul. There are 16 million kids in America between the ages of 8 and 18 who are growing up without a mentor (Red Eye n.d.). If you could share your wisdom and guidance with even just one, it would make all the difference.

Perhaps you were a successful business person. You could offer to mentor local entrepreneurs on how to develop an idea they have for a new product or service and make it a reality.

### **What Will Your Legacy Be?**

Just like you probably set out to make a name for yourself with your career, in much the same way you'll want to use your golden years to refine what your legacy should be. Simply put, your legacy is how you'd like to be remembered when you're no longer here.

I know ... it can feel a bit morbid to talk about death when we've only just begun retired life. But this is exactly the right time to start giving it some thought.

All too often, people stop working and let years slip away before they realize that they've let their relationships and accomplishments erode away. Unfortunately, by the time they wish to make a change, there's a chance that there's

little left to salvage, or their health may hold them back from doing what they want to do.

This is why it's so important to integrate a legacy plan into your vision of retirement right from the start. Beginning with Day 1, you can be spending time with your grandchildren, donating your time causes you believe in, or opening that bakery you always wanted to that eventually becomes a local staple in the community.

You may even choose to make your finances part of your legacy. I had a client by the name of Mrs. Jones who was a single woman with no children, and she decided that she wanted to leave a mark in this world by helping as many people as she could before she passed away. She decided to prioritize leaving behind money that could be used to create a scholarship or endowment for complete strangers who are wanting to go to college but couldn't afford it. Making a difference in a stranger's life is so rewarding and definitely will make your legacy last.

Again, I want you to feel free to explore each of these areas and use your imagination as much as possible. It's not a requirement that you answer or divide your time to each one individually.

This chapter is all about getting you to dream big about what retirement could be like. The more you can visualize yourself doing these things and feel satisfaction about them, then the more I believe you'll come around to like the idea of being retired and be more eager to make that leap into the next phase of life.

If you're wondering why we haven't talked about your finances hardly at all yet, it's because I wanted to make sure

that your vision of retirement was sound and secure before we went there. Now that you know what you want to do and how you'll spend your days, in the next chapters, we'll start to explore how your financial situation plays a role in bringing this vision to fruition.



## THANK YOU!

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I can't tell you how fortunate I've been over my career to work with so many unique and wonderful clients. I've loved each of your stories and the challenges they presented. But more importantly, I've enjoyed helping each one to find a solution that brings their retirement vision to life.

If you'd ever like to know more about any of the subjects we covered in this book, then please feel free to contact me through [www.efcwealthmanagement.com](http://www.efcwealthmanagement.com). Or if you're in the Los Angeles metropolitan area, then maybe you can sign up for one of our many workshops. Either way, I hope to hear from you soon. Be well and blessed!

Sincerely,

A handwritten signature in black ink that reads "Cory Chapman". The script is fluid and cursive, with the first letters of "C" and "C" being significantly larger and more decorative than the rest of the letters.

Founder • Investment Advisor

Cory Chapman

Founder / Managing Partner  
EFC Wealth Management Firm, LLC

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What's going to happen to your retirement income the next time the stock market crashes, taxes go up, or inflation increases?

Retirement planning can sometimes feel like a game. But make no mistake - it's a game that you absolutely cannot afford to lose! That's why Cory Chapman, founder and managing partner of EFC Wealth Management, would like to show you exactly how he helps his clients to build stable retirement income for life.

"The Retirement Game" takes Chapman's 25+ years of experience serving as a holistic financial planner and condenses them into tips and strategies that are proven to work. In this book, you'll learn why you need to focus on income over principal preservation, how to shift money between your tax buckets, what steps you need to take to make it all a reality, and how your mindset plays a role throughout the whole process.

Don't leave your retirement up to chance. Build a real plan that delivers consistent, dependable results no matter what the world throws your way, and find out how you can win at the retirement game.

