



?Don?t leave things hanging.?

I remember the words like I overheard them yesterday. Not 40 years ago. A grandmother?s wish. A deathbed lament. Grandfather suffered from chronic incompleteness. Crucial decisions, conversations to be had, relationships to be mended. Follow through and conclusion were rare. There were many issues unresolved, words unsaid and moments wasted.

?You?ll regret it when it?s too late.?

When preparing for and living in retirement, halfway is a dead end. The richest and most successful retirement experiences and outcomes occur when taking on life and activities full-circle. Thinking in completion mode inspires endless loops of satisfaction. Closure is an accomplishment. It allows you to move your life and those of others, forward. It allows others to Consider these five circles to an enriching retirement.

Take control and complete an estate plan circle.

You have an estate strategy whether you realize it or not. If you haven?t created or updated legal documents which clearly outline bequests and the parties responsible for personal and financial issues, ostensibly you?re allowing others to close a very personal circle upon your demise. It?s understandable why this loop remains agape and vulnerable. It?s uncomfortable to be comfortable with death, especially our own. At least enough to proactively plan for the inevitable. However, think of an estate strategy as an opportunity to exercise control over the building, integrity and monitoring of the fence that backs up your last wishes with legal impact and shields possessions and financial assets from the acts of strangers. I?ve witnessed ironically, how people who look forward to closing this circle are full of life. Empowered. Pondering and preparing for the future ignites a greater appreciation of the present.

Don?t underestimate the power of beneficiary designations.

Making certain that beneficiaries on retirement accounts, insurance policies, Roth, traditional IRA accounts and annuities align with your intentions, are easy circles to complete. After 27 years serving clients, I?m surprised by the number of occasions I observe missing or outdated designations. It?s common to uncover deceased parents, ex-spouses mistakenly left as beneficiaries with the great potential risk of derailed estate plans. Beneficiary designations are tough to contest. Most likely they will override other formal, legal estate directives which means they must be updated if life events warrant. Ask your estate planner to instruct you how primary and contingent beneficiaries should be added. • It?s not enough to review accounts that require beneficiary designations. Maintain copies of the latest beneficiary forms with your estate documents. Request and retain confirmation of changes from each institution as they occur.

Close and strengthen circles of communication.

Don?t be reluctant to share your gifting ideas and motivations behind bequests and final wishes with loved ones and those you designate to handle estate responsibilities. The sturdiest circles are forged with openness. A thorough and updated estate plan is important; however it can?t speak for you and as solid as it is legally, without an ongoing circle of conversation, the end results can be

hurt feelings and damaged relationships among friends and family. Let me explain: A circle of life is enriched when people you care about clearly understand the reasons behind the estate plan. So, if conflicts do arise, you can minimize them. In your own voice. Circles around your heart will be stronger when those you care about feel comfortable to share thoughts and concerns with you. And you're receptive to dialogue.

Feed all that encircles your soul.

I coach a retiree who creates artwork with Spirograph. On a recent visit, I asked to watch her work. I was skeptical. How can a geometric drawing toy I enjoyed as a kid (*perhaps you did, too*), create art? I observed how her fingers moved, the way small gears and circles within large plastic rings slowly gained momentum until beauty emerged underneath, on paper. It was mesmerizing to see. There's an apex; seconds where her hands appear to have a life of their own, overtaken by gravity, moving quickly. It's at that point where depth and dimension come together.

•I realized the art of a happy retirement is in the creation of several meaningful circles and the beauty of the variations among them. • It's a consistent rotation around sources of fulfillment that create a force of their own. In that moment, the art of living emerges.

There are people who are reluctant to retire even though planning validates it. Failure to launch is common. Not because of financial challenges. It's due to lack of circles, fear of the lack of them, which are not career-related. Consider the circles that will engage your passion. Begin with skills you employed in the work place. Close them with the passions you would like to pursue at retirement. You don't believe it's possible? Think of a woman, a former architect, who played with a toy as a youth and picked it up again in retirement to create an activity that feeds her soul.

Conclude and cast off negative circles.

I know this sounds harsh, but you cannot afford the negative circles. The dark loops. The drama, the people, the events and the actions that drain you of a happy retirement experience need to be cut and cast.

Retirees have been doing it. I hear about the castaways all the time. Relatives who consistently borrow money and never pay it back ? Cut. False friends or former co-workers ? Cut. Waking at 6am ? Cut.

Learning to say no (and mean it), and creating boundaries will ensure a calmer retirement and may help your retirement savings to last. Joy creates momentum. Negativity breeds toxins that build resistance. I advise clients to create a list of things and people they plan to say no to at retirement. Frankly, many are happy to cast off the negative circles as part of retirement preparation! Retirement halfway is no way to live.

Going full-circle is the way to thrive.

Richard Rosso, MS, CFP, CIMA Richard Rosso is the Head of Financial Planning of [Clarity Financial](#). He is also a contributing editor to the [Real Investment Advice](#) website and published author of "Random Thoughts Of A Money Muse." Follow Richard on [Twitter](#).