

Kevin Berwald, CLU[®], ChFC[®], CFP[®], CASL[®]

Founder, CEO, Berwald Financial Enterprises, LLC

Home Office: 17601 Parke Lane | Grosse Ile, MI 48138

Business Office: 2687 44th Street SE | Kentwood, MI 49512

734.626.1281 | kberwald@regalfin.com | Regal-LionShare.com

"It is literally true that you can succeed best and quickest by helping others to succeed." – Napoleon Hill

Kevin Berwald, CFP® began serving clients in the financial services industry over three decades ago after graduating from college receiving a BA in business with a marketing concentration. Over that time his focus has been centered on creating processes to help individuals, families and businesses establish and plan to achieve their personal and financial goals. Since obtaining his CFP® designation in 1997 and as a Certified Financial Planner Professional, Kevin follows a seven step process to help you make a plan designed to reach your goals, guide you through it and then review your progress over time. Kevin, his wife Heather, and two sons live in Grosse Ile, Michigan where they enjoy boating and fishing on the Detroit River and Lake Erie, playing golf and swimming as members of GIGCC, hunting and raising honey bees on their farm and are members of Church of The Way. Kevin attended Olivet University where he received four varsity wrestling awards and was co-captain his senior year.



TEN THOUGHT PROVOKING EXERCISES LEADING TO A MORE PURPOSEFUL AND FULFILLING RETIREMENT



Kevin Berwald, CFP°, CLU°, ChFC°, CASL° and John A. Kailunas II, LUTCF°, FSS°



Scan to order on Amazon.

John A. Kailunas II, LUTCF®, FSS®

616.224.2204 john@catalyst4growth.org

Kevin Berwald, CFP®, ChFC®, CLU®, CASL®

734.626.1281 kevin@catalyst4growth.org

UNLOCK GROWTH & STRENGTHEN CLIENT RELATIONSHIPS

20 Ways to Use Mission: Retirement to Differentiate Your Brand and Deepen Your Impact

- Mission: Retirement is more than a book - its a tool to elevate your business by helping clients plan for the non-financial side of retirement.
- Use the following marketing strategies to expand your reach and make lasting impressions.

- 1) Differentiate Yourself Show clients that retirement is about purpose, not just portfolios.
- 2) Expand Your Network Share the book with COIs, HR leaders, churches, and 55+ communities.
- **3) Generate Referrals** A thoughtful gift sparks conversations that lead to introductions.
- **4) Elevate Events** Use the book as a premium giveaway at seminars and appreciation events.

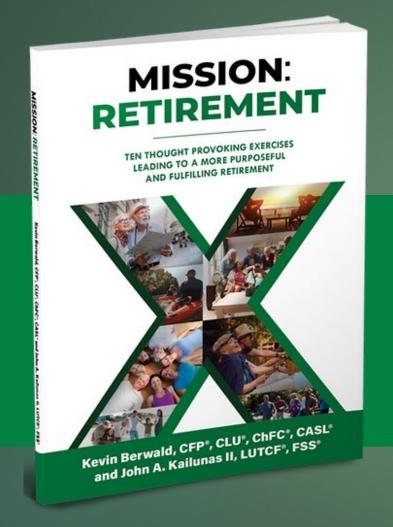
- 5) Host Webinars Lead engaging discussions on the 10 missions in the book.
- **6) Engage Business Owners** Help them transition from career to calling with this guide.
- **7) Book of the Quarter Campaign** Send personalized copies to top clients and prospects.
- 8) Be Featured on a Podcast Appear on the C4G Sales Success Podcast to boost visibility

- 9) Celebrate Milestones Gift the book at key ages or retirement anniversaries.
- 10) Partner with Retirement Communities
 - Offer workshops and book discussions.
- 11) Work with HR Teams Include Mission: Retirement in employee retirement benefit plans.
- **12) Use Local Media** Pitch story ideas or offer expert commentary tied to the book.

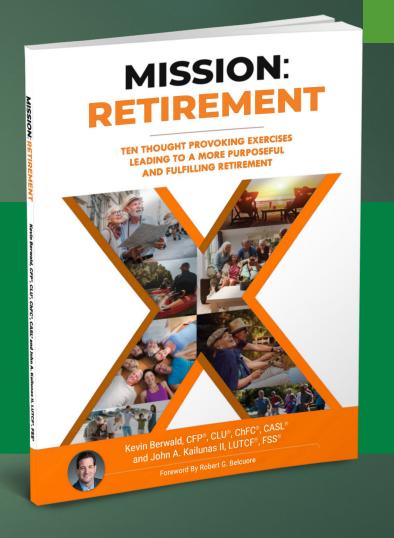
- **13) Host Mastermind Sessions** Facilitate small-group conversations on retirement purpose.
- **14) Run a Readiness Challenge** 10 or 30-day activities based on the books missions.
- **15) Annual Review Gift** Surprise clients with a meaningful, relationship-building gift.
- **16) Collaborate with Faith Groups** Support faith-based retirement workshops and events.

- **17) Social Media Campaigns** Share insights and invite followers to reflect on retirement goals.
- **18) Legacy Planning Workshops** Use the book to lead discussions around meaning and legacy.
- **19) VIP Client Kits** Include a signed book in a Retirement Success Kit with premium touches.
- **20) Engage Book Clubs & Libraries** Provide the book as a discussion piece in local communities.

Customize to YOUR Brand!





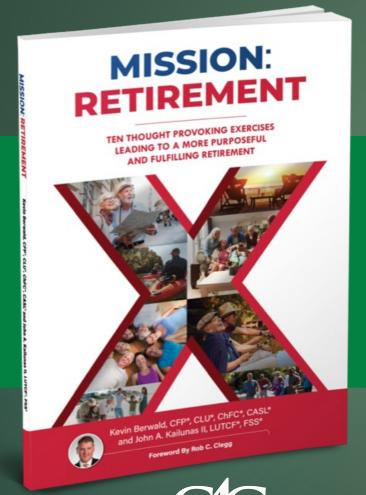


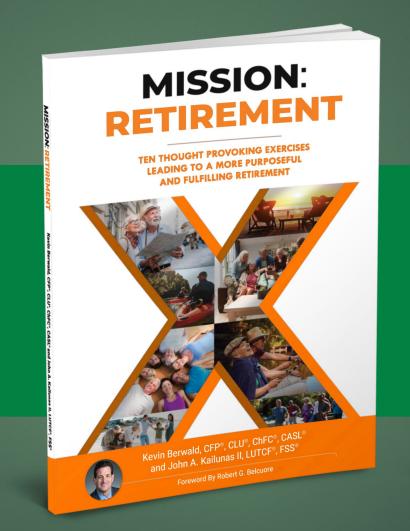


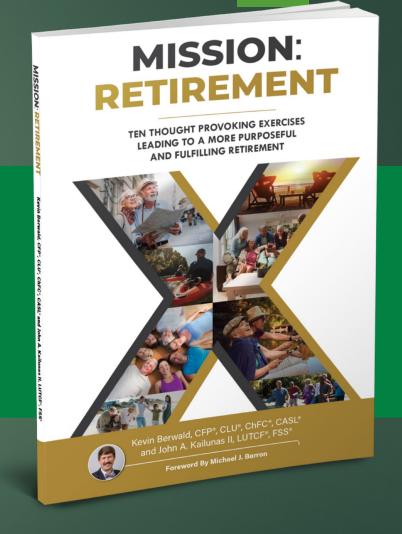
Customize to YOUR Brand!



SCAN TO GET STARTED





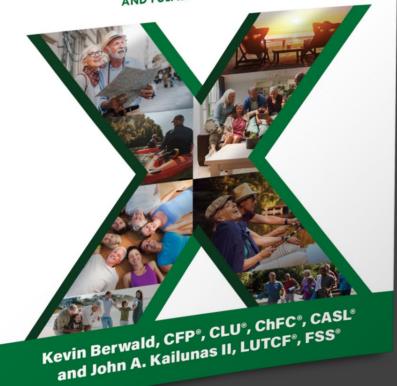




Get started today by emailing info@catalyst4growth.org



TEN THOUGHT PROVOKING EXERCISES
LEADING TO A MORE PURPOSEFUL
AND FULFILLING RETIREMENT



RETAIL SEMINAR

Mission: Retirement

To Discover your Possibilities, Passions, & Purpose in Retirement

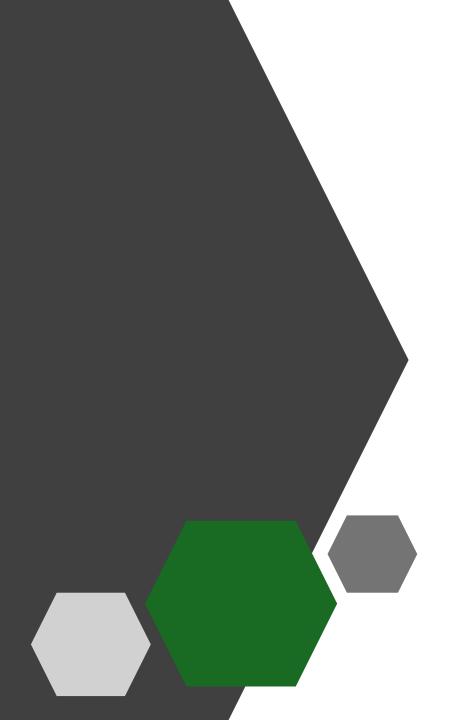
Retirement isn't just about money – it's about...

purpose, fulfillment, and enjoying life...

on your terms.

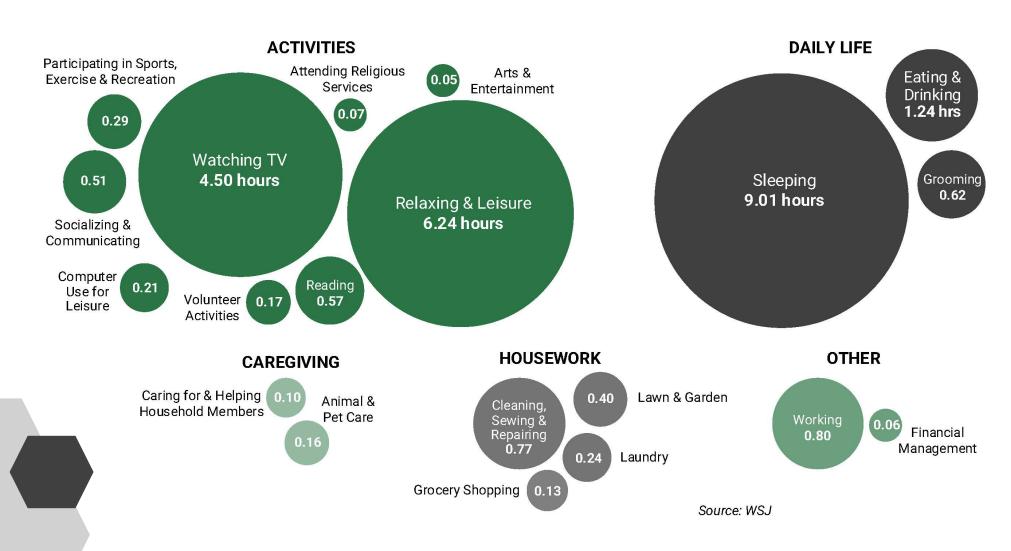
Mission: Retirement

Your Guide to a Fulfilling Future

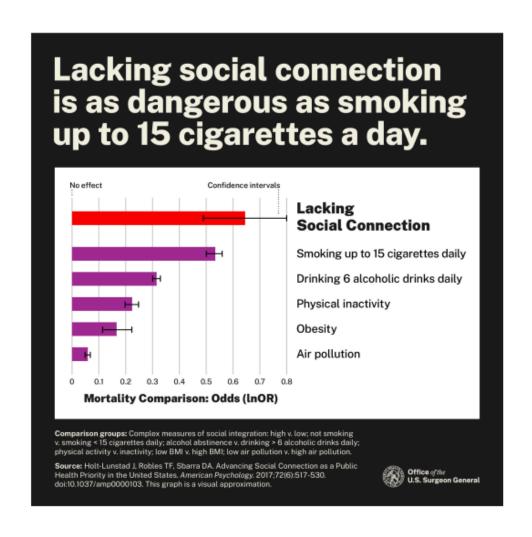


What top three to five Activities, Hobbies, or Dreams have you been wanting to pursue?

Many retirees have lots of money but never planned for their transition to retirement



It is also about creating social interaction and avoiding loneliness



The more important concern is...

"The Retirement Challenge"

Many retirees struggle with loss of identity, routine, and purpose even though they have more than enough income.

Anyone you know or have met anyone like that?



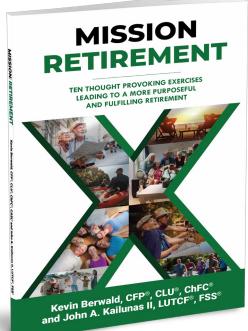


The Solution:

A Purposeful Retirement

Key Non-Financial Areas of a Happy and Fulfilling Retirement

- Purpose and Identity
- Physical, Mental, and Spiritual Health and Wellness
- Social Connections
- Lifestyles and Routines
- Hope, Belief, and Faith preceded taking Action



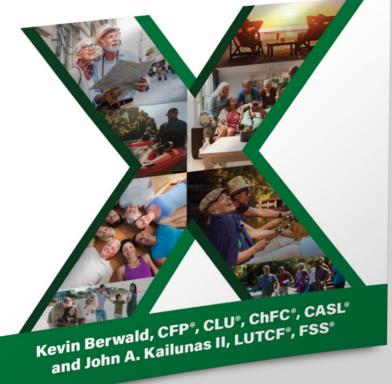
- Practical guide for non-financial retirement planning.
- Offers ten thought provoking and challenging missions on critical issues. Do one or all ten.
- Promotes social engagement especially when completed with others.
- Creates a plan to take action on when completed.

Mission: Retirement

How It Helps

MISSION: RETIREMENT

TEN THOUGHT PROVOKING EXERCISES LEADING TO A MORE PURPOSEFUL AND FULFILLING RETIREMENT





The 10 Missions of

Mission: Retirement

Mission 1

Designing Your Retirement Mission Statement

Mission 2

Family and Friends

Mission 3

Hobbies and Interests

Mission 4

Health and Wellness

Mission 5

Intellectual Activities

Mission 6

Leisure & Sports

Mission 7

Exploring New Cultures

Mission 8

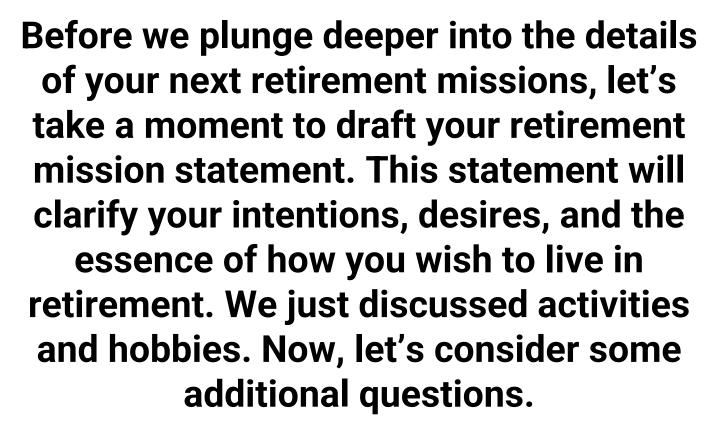
Spiritual Health Activities

Mission 9

Stewardship

Mission 10

Passing on Personal Legacies



What will bring me joy and fulfillment?







What am I passionate about?



How can I give back to others and my community?

What are my values, and how will they guide my retirement?

Put it All Together

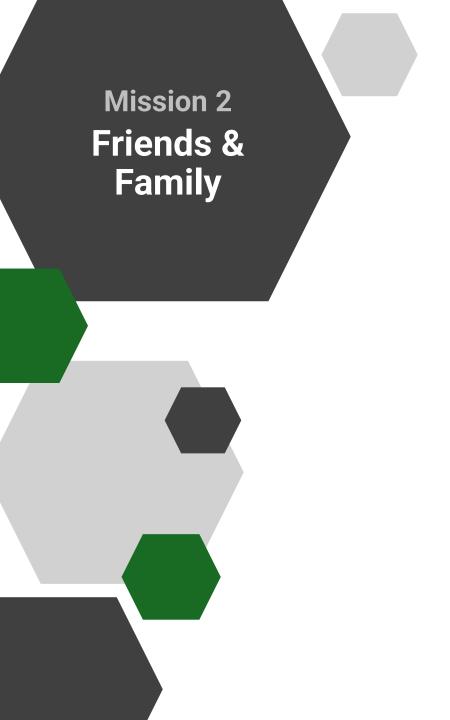
I am committed to:

And strive to

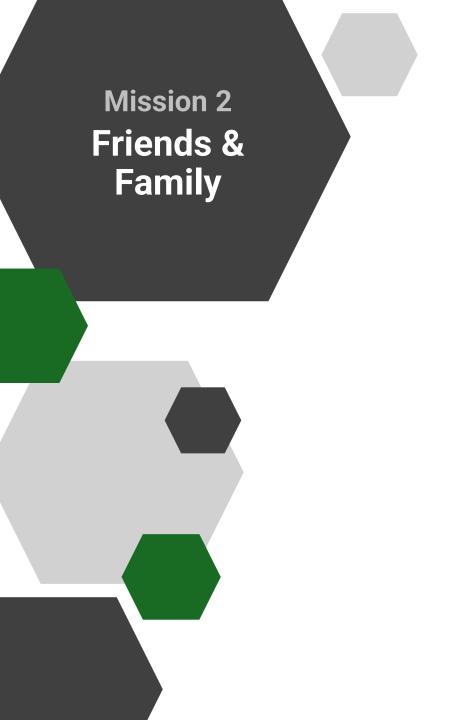
My mission is to

у _____

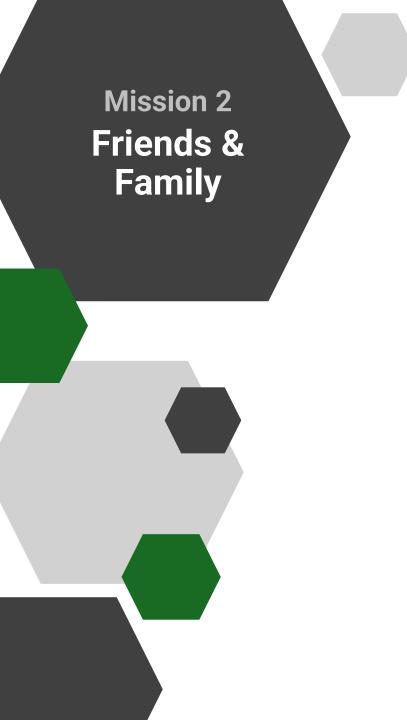
to_____



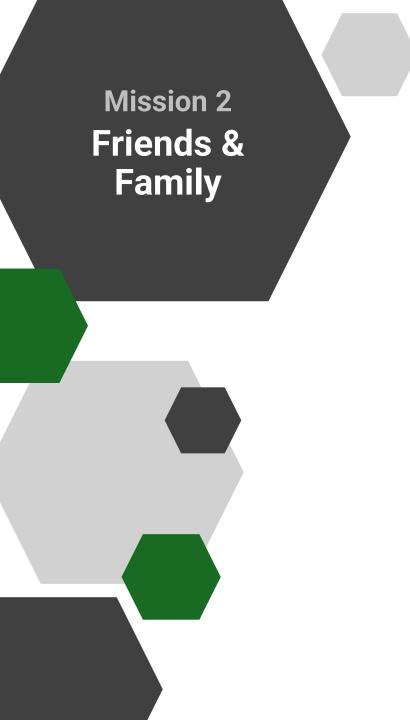
Who will you be spending your time with?



Key Relationships to Nurture:



Old Friends or Family to Reconnect With:



Organizations, Groups, Associations, and Societies:



What hobbies do you want to prioritize?

- What preparation will be needed to get your dream scenario ready to go?
 - Training
 - Education
 - Equipment



Hobbies and Activities to Explore:



What activities do you want to begin or increase?

 What preparations can you start to get you on "track" in retirement?



 What existing health issues may prevent you from your goal?

- Have you thought of establishing a health goal?
 - Weight goal
 - Race 5K, half, full marathon
 - Get off Medication



Health and Wellness Activities to Explore:

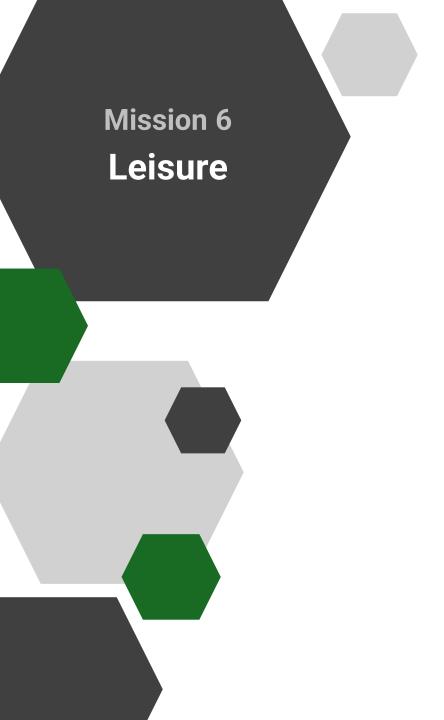


What activities will you undertake to keep your mind sharp?

- Education
- Stimulation
- Training
- Growing / Learning



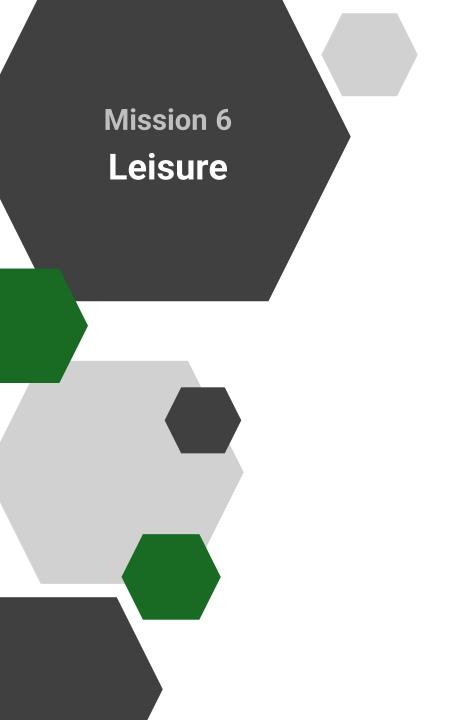
Intellectual Activities to Explore:



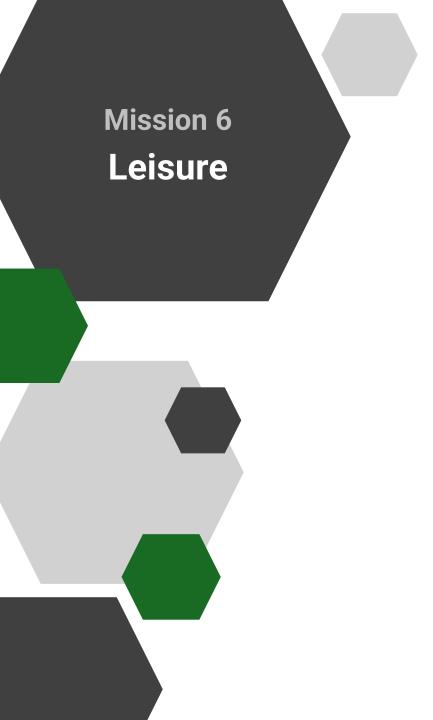
How would you spend your leisure time?

Where do you want to travel?

How do you want to spend your time?



Leisure Activities to Explore:



My Top Three
Leisure
Activities:

My Spouse/Best Friend's Top
Three Leisure
Activities:



What cultures would you want to experience?

- What activities will you undertake?
 - Education
 - Simulation
 - Training
 - Growing / Learning
 - Mentoring



Cultural Exploration Activities to Try:



 How will you grow spiritually in retirement?

- Relationships
 - Building
 - Growing
 - Mending



Spiritual Activities to Grow and Remain Healthy:

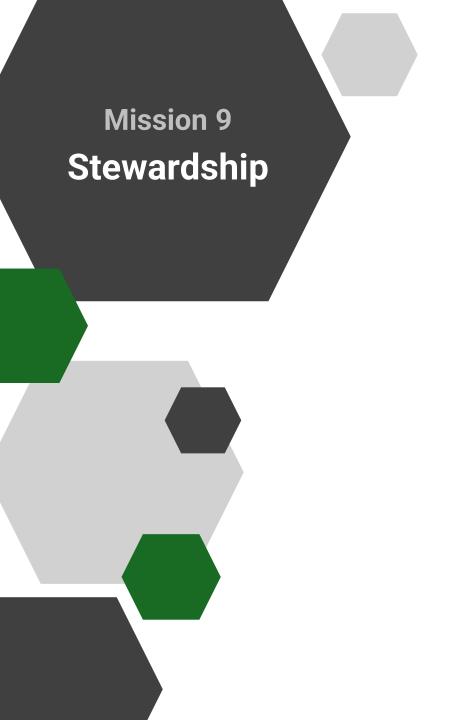




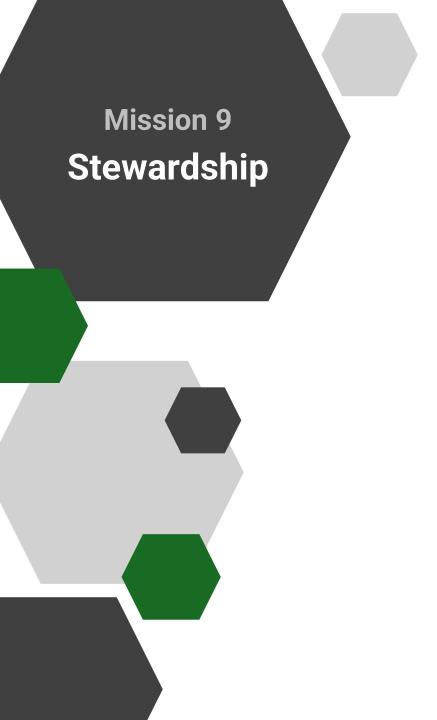
- Family
- Community
- Globally
- Causes







Ways to Invest My Talents and Wealth:



Immediate Actions for Stewardship:

Mission 10
Passing on
Personal
Legacies

 What wisdom, memories, things, and wealth do you want to pass on and to whom?

How do you want to be remembered?



My Top Three Legacy Actions:

Creating a

Mission: Retirement

Launch Plan



Mission: Retirement Launch Plan

Welcome to the *Mission: Retirement* Launch Plan! This resource is designed to serve as your starting point on the exciting journey toward creating your ideal retirement. The Launch Plan is an accumulation of the thoughts and ideas presented throughout the ten chapters of *Mission: Retirement*, providing you with a structured way to explore and define your goals.

As you embark on this journey, the Launch Plan will guide you in documenting your aspirations, insights, and plans. It's not just a one-time exercise; this fillable PDF allows you to reuse it as your thoughts and ideas evolve around your retirement vision. By actively engaging with this tool, you'll develop a deeper understanding of what you truly want to achieve, helping you craft a fulfilling and purposeful retirement.

Instructions for Using the Launch Plan

- Reflect on Each Chapter: As you go through the fillable sections, take your time to think critically about each chapter's key themes and how they relate to your retirement goals.
- Document Your Ideas: Use the provided spaces to capture your thoughts, dreams, and actionable steps.Feel free to elaborate on your ideas as they develop!
- Reuse and Revise: This Launch Plan is an ongoing tool. As your understanding and aspirations grow, revisit and update your entries to reflect your evolving vision for retirement.
- Share Your Insights: Consider sharing your completed Launch Plan with family, friends, or advisors.
 Their feedback can provide valuable context and support as you refine your plans.
- Stay Engaged: Review your Launch Plan regularly to keep your goals top of mind and ensure you are taking actionable steps towards achieving them.

By leveraging the Launch Plan, you are taking a proactive approach to designing a rewarding and enriching retirement. Let's get started on this exciting journey, and remember—your best days are yet to come!

Vhat Top Three to Five Activities, Hobbies, or Dreams Have You Been Wanting to Pursue?	
l,	_

813-454-0557 | info@catalyst4growth.org | catalyst4growth.org

Go to Catalyst4Growth.org to find this fillable PDF

The Most Important Item in Retirement is <u>Liberty</u> to Act

The <u>liberty</u> to do what you want, when you want without the worry of not having enough money to pay for it!



Income Engineering Introduction

- Retirement is not just about savings it's about sustainable income.
- Many retirees fear outliving their money.
- A well-planned income strategy can provide the financial confidence to pursue your dreams. It can create Hope, Faith, and Belief.
- This section will cover concepts that can help provide a steady, lifelong income.

Understanding Your Retirement Income Needs

After you Establish Your Ideal Retirement Outcomes

- Estimate essential expenses (housing, healthcare, food, etc.).
- Plan for discretionary spending (travel, hobbies, gifts, etc.).
- Consider inflation and unexpected expenses.

Tip: The '80% Rule' that suggests you may need about 80% of pre-retirement income may not apply to your specific needs.

The Three Legged Stool in Retirement

1. Social Security

Provides a foundation but may not be enough.

2. Pensions & Employer Plans

If available, understand payout options.

3. Personal Savings & Investments

401(k)s, IRAs, annuities, and other assets.

Social Security

- Claiming early (age 62) =
 Lower monthly benefit.
- Waiting until full retirement age
 (67 for most) = Higher monthly benefit.
- Delaying until age 70 = Maximized benefit (+8% per year after full retirement age).
- Consider spousal and survivor benefits.

Creating Diversified Income Streams

- Annuities
 Convert savings into lifetime income.
- Bonds & Dividend Stocks
 Provide steady cash flow.
- Pension Options
 Lump sum vs. monthly payments.
- Rental Income
 Real estate can generate passive income.

Key Message: Diversify income sources.

Three Concepts for Income Engineering

1. The 4% Rule

Suggests withdrawing 4% of retirement savings annually may not apply to your specific situation.

2. Bucket Strategy

Short-term cash, mid-term investments, long-term growth.

3. Dynamic Withdrawls

Adjust withdrawals based on market conditions.

Managing Risks and Income

- Inflation
 Invest in assets that outpace inflation.
- Market Volatility
 Balance risk and safety in investments.
- Longevity Risk
 Consider lifetime income solutions (annuities).
- Healthcare & Long-Term Care
 Plan for rising medical costs.

Action Steps For Income Planning

- Complete Mission: Retirement
- Estimate your retirement expenses.
- Maximize Social Security benefits.
- Diversify income sources.
- Plan for inflation and longevity.
- Work with a financial professional that understands your goals and aspirations and doesn't just focus in on creating a generic investment strategy.





The Retirement Planning Paradigm

Most Financial Planners' retirement income planning focuses on meeting a specific cash flow first, like 80% of pre-retirement income, to generate enough income to cover basic needs and expenses. Then apply excess to Wants and Wishes that have not yet been determined.

When We Could Focus on Your Ideal Retirement!

Self Actualization Achieving potential ability and purpose

We can do this for our clients!

Self-esteem

Satisfying needs of the ego like status, respect, prizes & recognition

Social Belonging

Satisfying social needs including family, friendship, belonging and acceptance

Safety Needs

Satisfying needs of safety including physical and emotional security, housing, health and finances

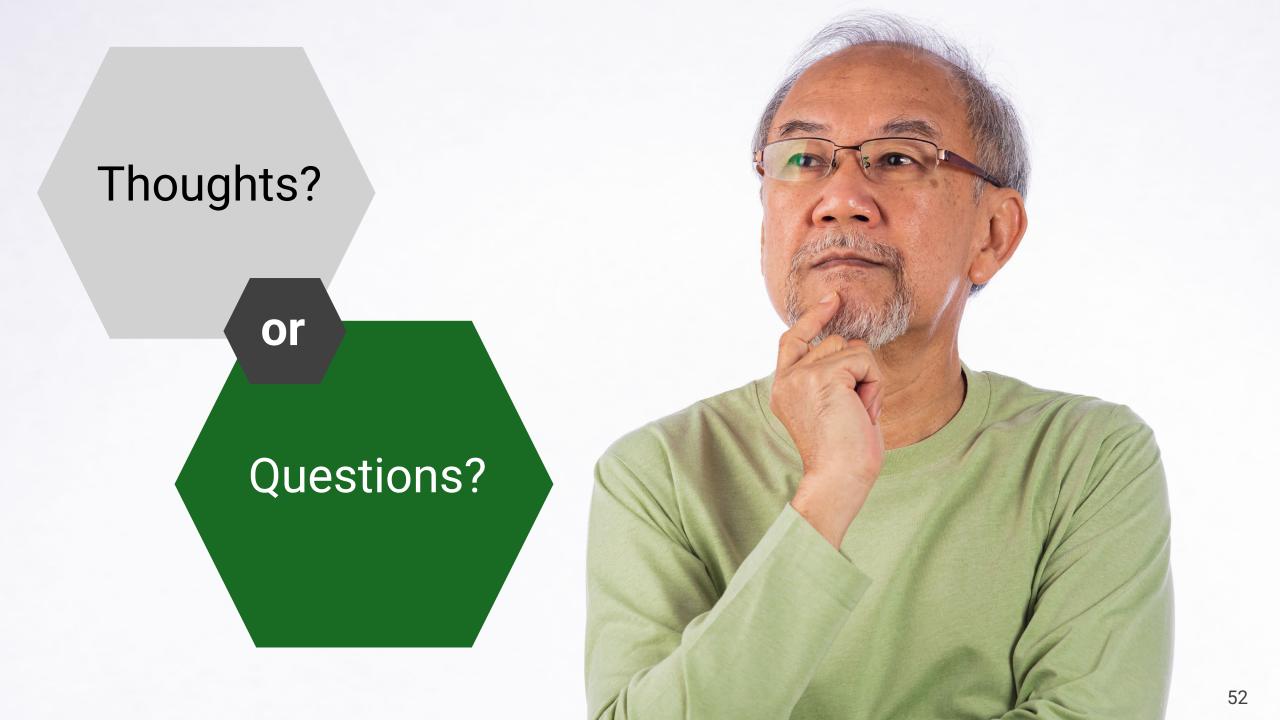
Physiological Needs

Satisfying our innate and physical needs including food, water, shelter, sleep, sex

Next Steps

- Read and work through Mission: Retirement
- Create your Mission: Retirement Launch Plan
- Review your current retirement income planning for alignment.
- Gain clarity to identify opportunities or gaps and potential risks.
- Get professional guidance to secure your personalized, ideal retirement.

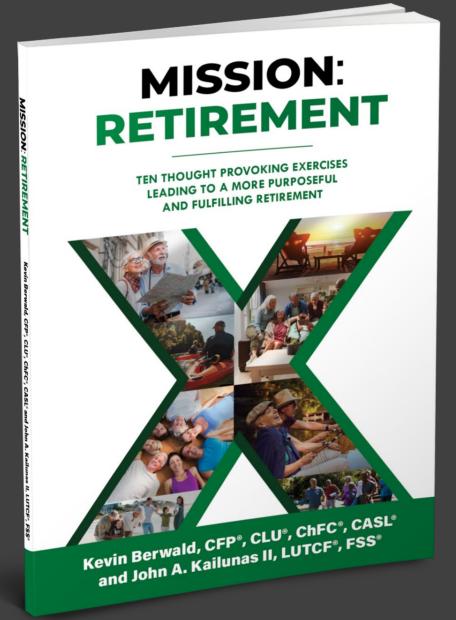




Take Action

- 1. Evaluation Form
- 2. Workbook
- 3. Pre-Scheduled Calendar Appointments
- 4. Available for Questions Right Now





Thank you!



Scan to order on Amazon.

Kevin Berwald, CFP®, ChFC®, CLU®, CASL® 734.626.1281 kevin@catalyst4growth.org

John A. Kailunas II, LUTCF®, FSS® 616.224.2204 john@catalyst4growth.org