

Retirees' Association Presentation at the MRFA's 2026 Spring Retreat

The theme of the retreat was *Navigating Change, Building Strength*. Our association contributed a presentation titled, *Navigating Change and Building Strength: Managing the Golden Window of Your Life Preretirement*, designed for faculty nearing retirement.

The following is a PowerPoint presentation prepared by Carolyn Sterenberg.

The session was well attended. One of the suggestions made was that we should consider establishing a form of triads, in which faculty nearing retirement could connect with retired faculty.



*Navigating Change and Building
Strength: Managing the Golden
Window of Your Life Preretirement*

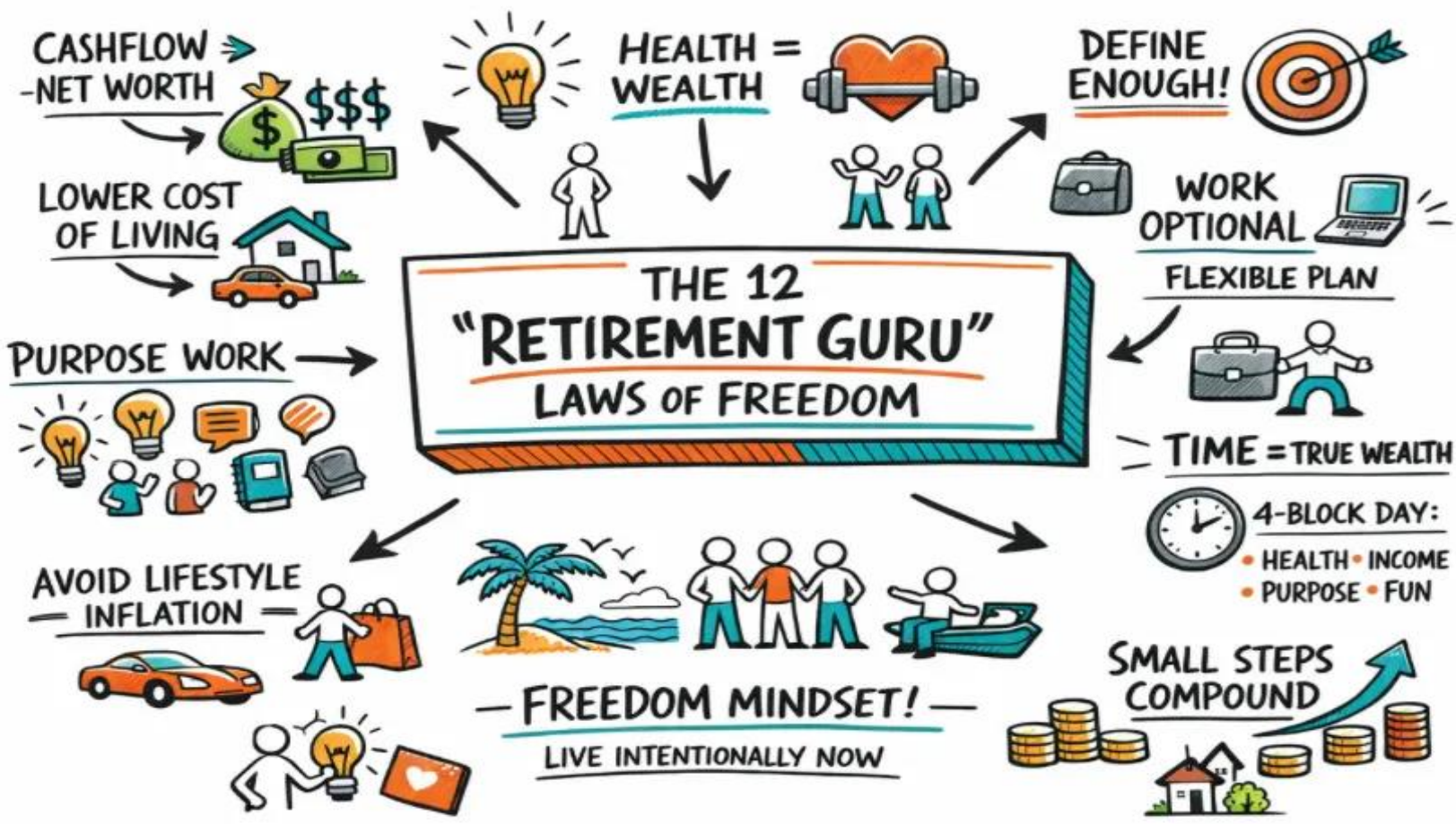
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*Mount Royal University Faculty Retirees'
Association*

Golden Years - Pre retirement

- ★ *5 to 10 years leading up to retiring*
- ★ *Sweet spot of \$, Time, Confidence*





80% of Retirement *Success* Comes From These 3 Decisions

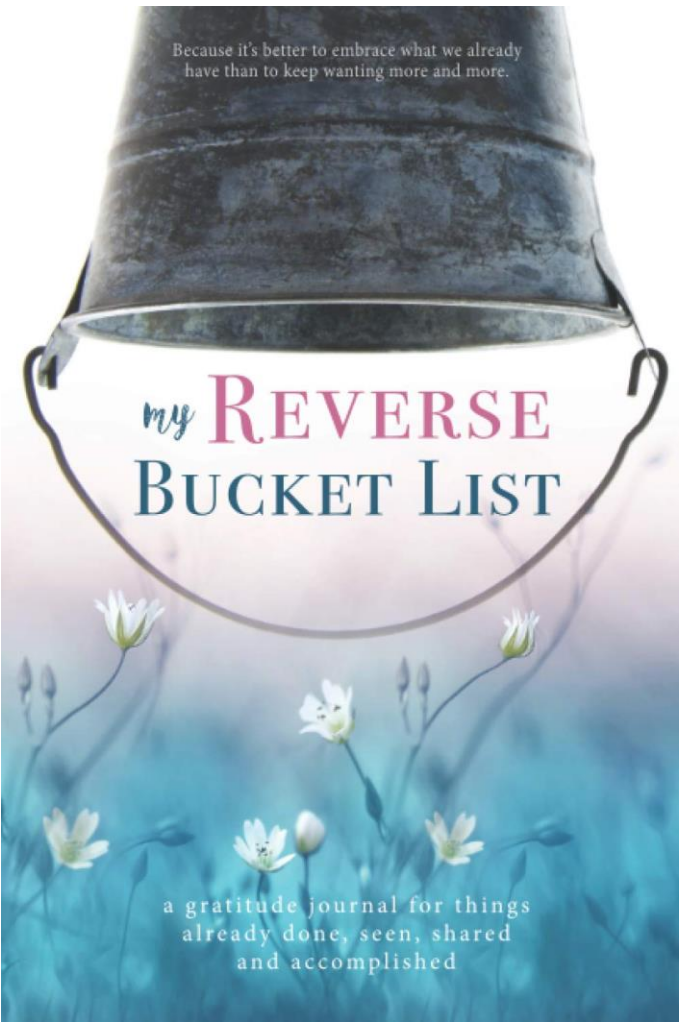


Energy Decline is Non-Linear

Retirement Doesn't Follow a Straight Path



Expect the Unexpected



Because it's better to embrace what we already
have than to keep wanting more and more.

my **REVERSE** BUCKET LIST

a gratitude journal for things
already done, seen, shared
and accomplished

*A great place to start this journey is
to look back at your accomplishments
so far:*

- *What have you done?*
- *Where have you been?*
- *What are you proud of?*
- *What might you like to do
again?*
- *Never again?*



Why Most People Overestimate How Much They Need to Retire

(And It's Costing Them Years)

The Overestimate Trap



The Real Retirement Path



Clarity & Cash Flow Bring Early Freedom



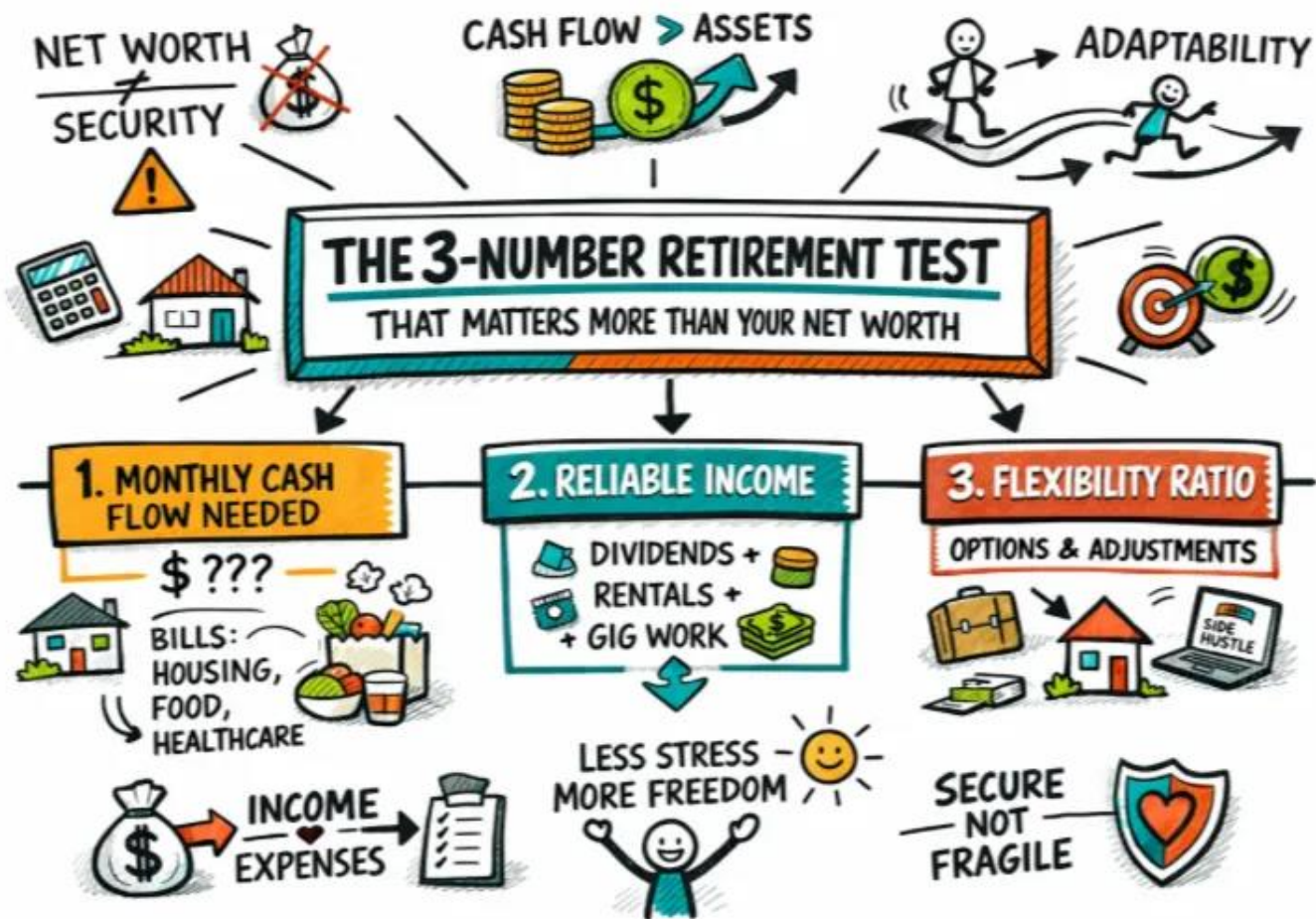
Dividends



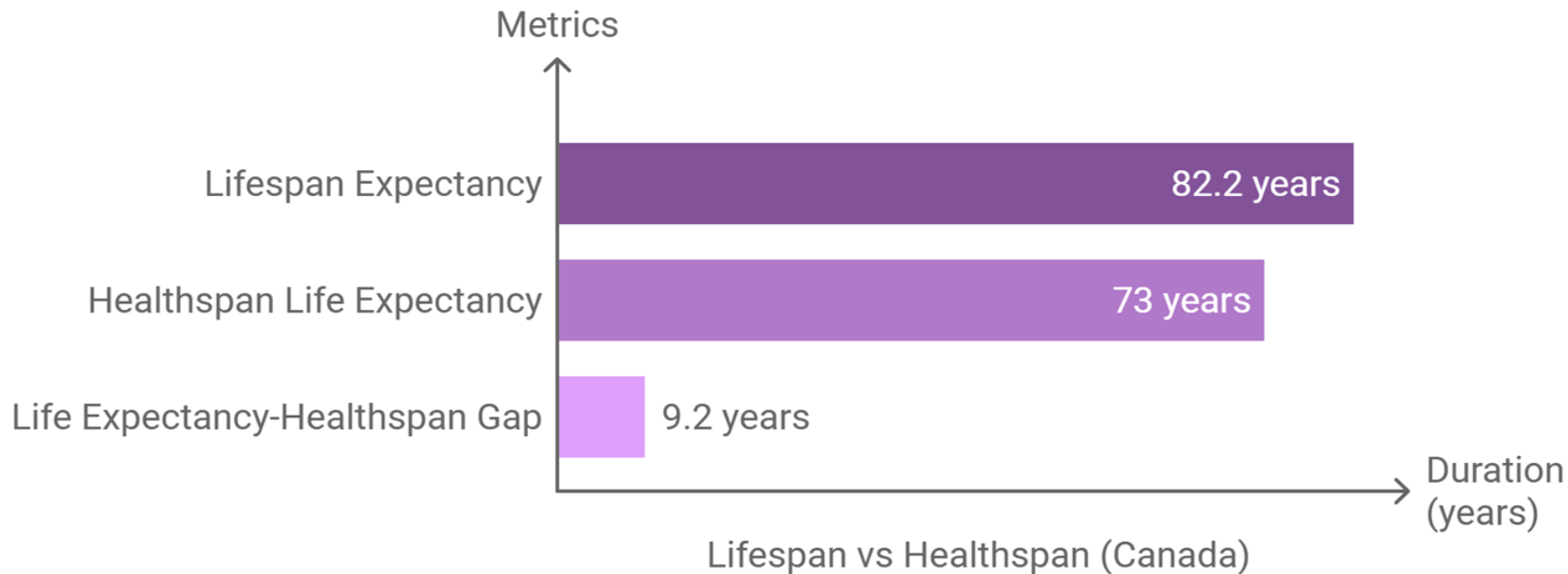
Health First



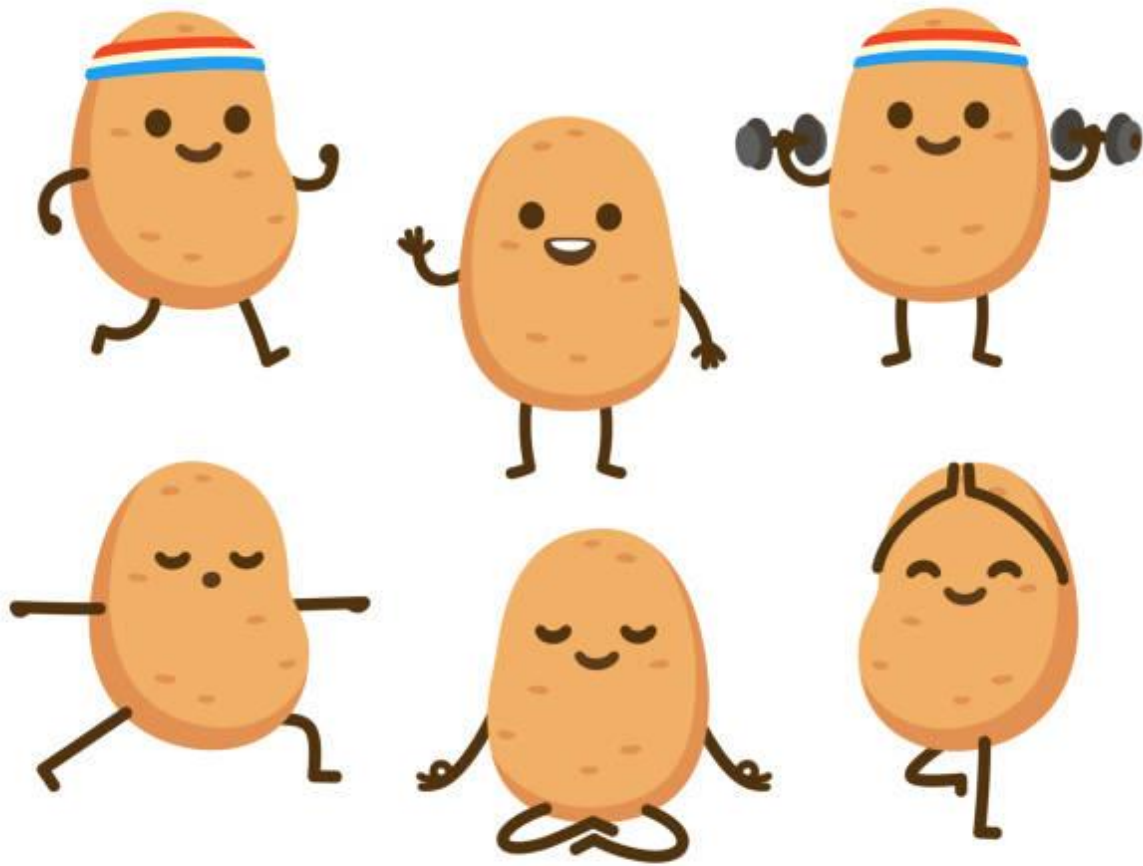
Time to Explore



The work you do today impacts your “healthspan”







Why Purpose

Matters More Than Money in Retirement





The final element of a successful retirement is deciding what the new you will be like.

The career you have chosen can be all consuming and much of your identity will be aligned with your life's work...now what?

You will need some activities that:

- anchor your week,*
- create your new community, and*
- give you a purpose.*

What do you need to do to prepare for the life you want once you have “graduated”?

Income determines what you can afford

Health determines what you can do

Purpose determines why you wake up



Preparing now will allow you to transition with style

The Financial Freedom Spectrum



We are living in what is often described as a **VUCA world**:

- **Volatile:** markets move faster than ever
- **Uncertain:** no one really knows what comes next
- **Complex:** too many variables to model perfectly
- **Ambiguous:** even experts disagree

THE DIFFERENCE BETWEEN A SUCCESSFUL FOOL AND A FAILED GENIUS.... IS ACTION.

The "fool" moves.

The "genius" waits—
for more data, more certainty,
a better plan.

In a **VUCA** World,
perfect plans are
dangerous.

By the time you're ready,
the world has changed.



**SPEED OF LEARNING
BEATS PERFECTION
OF PLANNING.**

Winners aren't those who get it right first.
Winners are those who
ITERATE FASTER.



SO, ASK YOURSELF:

Are you trying to be right,
or are you trying to **move forward**?

**IN A VUCA WORLD,
ACTION IS STRATEGY.**

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