

questions and then do something with the answers. But the changes don't have to happen all at once, and the mind shift may well be worth it.

Introspection and reflection

Most of us really look forward to the idea of well-deserved, unstructured free time. A time to do exactly what we please when we please – travel, spend time with family, pursue hobbies, volunteer. Until we get there. For some of us, seemingly in one day, we went from the office to the couch with the TV for company and a laptop on your lap (perhaps not unlike the first few days of retirement). You adjusted because you had to, but now you get to make some choices about what you invite in as you start your life anew.

Finding the answer takes a lot of preparation – emotionally, physically and financially – and a lot of thought (Surprised? It turns out you need time and space to find your heart's desire, and we've generally been busy). While the financial component is critical, so is your quality of life.

To get into the simplifying mindset, first figure out what “whatever's next” may look like. Journaling, meditation, daydreaming can all help. Imagine how you'll spend your free time. Playing board games with the family? Painting a room? Starting a business? Planting flowers or vegetables? Going for long walks and taking longer naps? What excites you? What brings you joy? What do you miss when it's out of reach?

In short, what means the most to you? And, perhaps more important, how do you let go of just about everything else? To be clear, there may not be a need for change. You may be lucky enough to have already struck the right balance of leisure and purpose, contentment and fulfillment.

For the rest, you're looking for activities – and we use that term loosely because you absolutely have the right and need to simply be – that don't feel like you're just filling up time, the ones that fill your heart with joy and infuse your life with meaning. Having an emotional connection, a purpose, to your activities helps motivate you and creates a sense of contentment. So it's important to really give some thought to what makes you happy. Allow yourself the luxury of introspection and give yourself permission to enjoy your life, now and later. In short, shake off the pressure of productivity and reach for purpose instead.

Taking time to think through all this is worth it. It creates room for cherished moments, deeply held values and extraordinary purpose. It reflects who you are now, instead of who you're going to be or who you once were.



Watch the sunset,
observe wildlife and
breathe fresh air.

7 steps to living a life of intention, passion and purpose

- ### 1

What's important?

It's a big question. What opportunities do you want to pursue? What do you love doing? What did you want to do as a child? These are all hints that'll steer you to a satisfactory answer. Also think about who you love spending time with. Best friends, loved ones, yourself. Quiet moments of reflection allow you to hear your inner voice and actually listen to it.

After you ponder, compile a short list. Try to keep it to just five or so things. And again, they don't have to all be productive. If watching the sunset every day breaks your top 5, add it. Just be sure to include those you'd want by your side.
- ### 2

What makes you get out of bed when the alarm goes off?

Sure, it can be what you do for a living. Many of us follow our passions into fulfilling careers. But it may not be. Maybe it's how you want to change the world for the better or a desire to innovate. Maybe it's seeing your nephews every day, watching as they toddle across the garden and learn to ride a bike. Narrow it down to the things that make you bounce out of bed each morning.
- ### 3

Design your day.

You've got a fresh start. How would you fill in the blanks? Be sure to incorporate the answers from steps 1 and 2. You want to spend the most time doing things you love with those who make you happy. What does your ideal routine look like? Do you wake up at 6 for a run or 10 for brunch? We're not saying ditch your job – not many of us can afford to or even want to – we're trying to find ways to add more cheer than chores to your everyday life.
- ### 4

Devise a plan.

We're also not suggesting you go from wherever you are now to whatever you imagine is ideal in one fell swoop. Incremental changes will get you there, but the idea is to know what those changes need to be to make your perfect day a reality. Keep in mind, it'll take some patience to get there, but it helps to see the path.

5 Take action.

Can any of the changes outlined above be made today? What's under your control? Make room to do some of the four to five things you discovered above each and every day.

And pay attention to the people and things that didn't make the list, especially toxic people who take up a disproportionate amount of mental energy or obligations that feel like burdens. It may be time to set some boundaries. Evaluate all your commitments. How can you eliminate or minimise those in order to free up more time for what truly matters?

We may not love cleaning the house, but it has to get done and a clean space often feels calming, even liberating. Perhaps it's time to hire a cleaner so the weekends aren't spent folding laundry, or perhaps an au pair or nanny could make shuttling the kids from school to practice a lot easier. Getting your weekly food shop delivered spares valuable time, too.

And, of course, you'll want to make sure your finances are in order. Meet regularly with your wealth manager to ensure you're making progress toward your goals and staying within budget. Worrying about money takes a toll in more ways than one.

Again, there's no need to leave your old life completely behind. We're merely sharing the idea that you can turn up the volume on the things that bring a greater level of fulfilment while dialling down the rest.

6 Think long term.

You really want to be an author? A painter? A poet? Earn a doctorate? You can likely start taking classes now. If buying a holiday house is your dream, start saving toward a down payment. If your heart is set on helping others, where can you volunteer or learn more about non-profit management? Or perhaps you should learn more about philanthropic vehicles like donor-advised funds or endowments. Yes, these changes may take a while, but you can set the stage, little by little. Gradual changes eventually become habits that lead to completing your goals. Set yourself up for success.

7 Edit.

Now this step can come at anytime, but what we mean is simplify your physical space, too. In small increments. Purge clutter, but not just the little things. The big things that literally take up too much space can go, too.



Learn to
say no.
Gently, but
firmly.

An evolution

Reshaping your life should focus on the people and activities that mean the most to you, but that list will change as you do. Your list should continue to grow, not dwindle, to make room for what you cherish and value. When you check off one thing, add another, evolving along with your needs, wants and wishes.

A change of pace



Life moves pretty fast, flying by, seemingly stuck on fast forward. Your first crush. Your first heartbreak. Your first car. Your first flat tyre. Your first job. Your last one. All in a blink of an eye. Imagine, instead, purposefully slowing things down, pausing to reflect on what matters most to you, in order to live thoughtfully, deliberately, with intention. That shift in perspective and control of this uncontrollable situation we find ourselves in can bring about some much-needed peace of mind, direction and motivation.

Of course, everyone’s vision of a simpler life will be different, and any decisions should be based on your financial situation and comfort level. Run your ideas past your wealth manager to determine if they’re feasible. He or she can help you determine if a more gradual approach could help you adjust emotionally and financially, so you can achieve the ultimate reward: a happy, fulfilling new way of life.



There’s an app for that

There are myriad apps designed to help you create space – mentally, physically and financially – as well as ones to help you accomplish your goals. Here are a few popular ones. Research them first to make sure they’re right for you and your family, especially their privacy policies.

Tackle your to-do list with:

- Todoist
- Evernote
- Any.do
- Actions by Moleskine

Nourish your belly with:

- JustEat
- Deliveroo

Feed your mind and soul with:

- Stop Breathe Think
- EdX
- Duolingo
- Headspace

Make a difference with:

- Brightest
- On Hand

Close social gaps with:

- Nextdoor
- Houseparty
- Spotify Collaborative Playlists
- Zoom

Sources: Zenhabits.net; businessinsider.com; inc.com; havingtime.com; cnn.com