



THE WOMEN'S RETIREMENT REVOLUTION

7 Secrets for High Performing Women

To Live Passionately, Purposefully, and Free – for Life!

Congratulations!

You've created a great reputation; you're proud of your contributions; you've spent 40+ years gathering contacts, networking, and generally being fabulous! *But, have you thought about what's going to happen in your life after you leave your job and enter into the unknown world of what has been called "retirement?"*

Women have shared with me their fears about losing their identity, wondering who they will be without their titles, positions, and daily structure. Yes, you'll have an adventure, but you can only travel so long. It's not uncommon for the second year of retirement to be met with depression and/or anxiety after the first year when the "retirement honeymoon" is over.

Then there are other issues: money, health, feeling valued the next 25-30 years of living since, as women, we are living longer than ever before – and much of it without male partners since they precede passing away by approximately 8 years. **Our long-time concept of "retirement" is too outmoded to deal with all these complexities.**

Having lost 2 husbands over the years myself, I realize "community" is crucial to female growth and survival as we age. But, if we have a strong sense of **purpose** and **passion** combined with **community**, we can withstand health challenges and heartache as well as share our victories. It is one of the reasons I am focusing on women in this process. **Support** becomes a crucial piece in this time of a woman's life, as partners and family pass or move away. Women who have built great career lives require a different kind of support than just "investment" advice as they cross the threshold into these years.

So, why is there so little support available? We are enmeshed in limiting ideas and myths that are part of our societal framework about who we are as older women and the possibilities for what we can create in the future. The 7 most common of these unfortunate beliefs that both my clients and I have experienced, and their corresponding "truths" are listed on the next pages. **Of course, I am also sharing the 7 "Secrets" of what you can do instead!**

Retirement for women has needed to be revolutionized for some time – and we are clearly the generation to do it! If you have been a successful professional woman, you may be ready for more: a life of contribution, purpose, and legacy – and maybe even a second or third career. But how to do that? How can you explore your passions, get clarity on what you truly want, find a deeper purpose than pleasing others, create a vision for your future, and explore options and community with women just like you?

This is my mission, and I have created an opportunity to do just that! But first let's explore some simple ideas that may be creating limitations for you.

Here's to the best Next Chapter of Your Life!



Myth #1:

Retirement is the End of a Woman's Professional Life.

You pack up your desk, get the flowers and great luncheon, and it's over. You have enough money (at least for now) and a ticket to Spain in a few weeks to begin your "life of leisure," but you have this gnawing feeling inside that when you get home there's not a lot on your "to Do" list. Because leisure is about "rest," and, like many accomplished women, you may be seeking more – like "growth."

You, who built your company's division...or started a business... or created new revenue streams - YOU HAVE HARDLY ANYTHING TO DO VERY SOON. What are you going to do with the rest of your life?

Truth:

You're a smart, capable woman now and most likely will be for the next 2-3 DECADES!! It doesn't stop because you've left your position or you're re-inventing your lifestyle. Sure, you may want to slow down, BUT you have a lot left to do, and with the right life plan and support, you have an amazing future ahead that YOU are going to create; not a company or clients - just YOU!!

Mimi, my colleague who is an international motivational public speaker in her 70's tired of traveling world-wide to get her paycheck, and it also killed her back and she thought she would have to retire. But, instead of retiring, she decided to stay home and let other well-known speakers come to her or get coached by Zoom as she prepared them for their TED talks - which she has been successfully doing for several years now. She's paid a lot of money for her experience - which is what we get to sell as we age. Never under-estimate the possibilities. You're never "done" if you so choose. Be a part of the Revolution!

SECRET #1:

Don't place any limitations on yourself because of your age. Take an overall look at what you really want. You have been designed at birth with purpose beyond career, beyond children, even beyond being a partner. There is always some way to use your gifts. You need a plan at any stage of life. The real secret is to start now.



Myth #2:

Women's abilities begin deteriorating when they're over 60.

Just not true. Women have an amazing ability to be productive, but we have to be engaged. We do not do well not moving. Direction, purpose, helps keep us focused on moving forward. Women need to be purposeful and growing. This is why having a vision becomes so important – and we all know pretty much how to vision because we had to do it for someone else or for our job at one point. (We're really good at doing things for someone else.)

Truth:

Women are capable of remarkable things at almost any age. It is an important time to be learning and stretching. Your brain expands to what you put into it; it's called "neuroplasticity," so keep stretching it!

My long-time friend and client, Virginia, a psychologist in her late 60's, is studying Calculus for her AP exam (like high school) in revenge for a missed opportunity in her early years. This is a woman with 3 degrees including a Ph.D. But she's exercising her brain and proving her abilities to herself. She's doing very well – although she gets frustrated, she is very proud of herself. She's not done; she's toying with an M.D.! For some it's a revolutionary point of view to know it's never too late.

There are lots of examples of older women holding their own well into their 80's, but my favorite is Iris Apfel, who is 101, and still an interior designer and fashion icon. She founded a company with her husband that worked with the White House through 9 presidencies. At 90 she inspired a line of MAC cosmetics, and the last time she modeled, she was 97.

Yep, females can do a lot for a long time. You are NOT done!!

SECRET #2:

Always have a vision of a huge future – at any age - and start moving toward it. My mother was in a wheelchair at 91 when she took a cruise to Russia. When she passed a year later, we had to cancel her tickets to Mexico. Keep planning!!

Myth #3:

There are not many professional positions for older women after retirement.

Actually, there are quite a lot, but we need to be proactive and go after them, and some we can invent. Actually we can invent anything we want.

Truth:

According to US News and World Report, here are the top positions for "retired" women over 60:

- Teacher.
- College instructor.
- Administrative assistant.
- Nurse.
- Real estate agent.
- Sales.
- Driver.
- Clergy.

Women do have employment options, both full and part-time. When we coach retiring women, we first identify their passions and help them develop a clear vision. No one ever wants to work again "grinding it out for the dollar." Instead, finding those motivational spots inside yourself and seeing how they can be coupled with certain opportunities is the best strategy. It will not only keep money flowing in, but also offer opportunities for greater self-expression and purpose.

For instance, my client, Rhonda didn't think of herself as a "salesperson," but realized she had a passion for doing something positive for the environment. She always thought of it as "non-income producing" personal interest. Then an opportunity came up to be an area sales rep for a solar panel company, and she was hesitant because of her lack of "sales" experience. But she took it because it involved visiting families 3 days a week and presenting the value of solar. It turned out to be perfect! She loved it, and did well because she had a passion for the subject.

SECRET #3:

Once you understand what inspires you and you love doing, there will always be opportunities. This is the time of life when passion and profitability mix very well! You may need some career advice, but mostly a sense of passion and purpose.

Got questions?

Let's chat and get them answered for you!

Myth #4:

Women become invisible after 60 and lose their ability to influence.

I wish I could say that older women never experience this – but it's all by comparison. Believe me, when I am in my one piece practically full body suit on the beach surrounded by beautiful young bikini clad blondes – I am totally invisible!! However, since I live in LA, I will say there are women my age who can rock a bikini – (but they do yoga 3 x a day.)

Truth:

No matter what, it is crucially important that women use their “voice;” your opinion is ageless, and does not require a bikini. Good examples of older women making an influential impact are poet Maya Angelou (Still I Rise) and Ruth Bader Ginsburg whose voice as a Supreme Court justice will ring for a long time.

Any time we stand up for ourselves, we become visible. Visibility is not something other people give us – except men when we're very young women. Invisibility makes us feel powerless; visibility happens because we take a stand, announce our wants and needs, speak up for ourselves. As a “Retirement Revolutionary” we carve on our path, stand out from the crowd, and become more visible. As we age, it becomes increasingly important to be more aware of what is going to make us happy and speak up for it. Standing up for something is what makes us relevant.

When I was in the early days of dating a man, he gave me a chatty talk on his point of view on something, and I listened patiently, and then said, “That’s really interesting, but I completely disagree, and this is why...” I think he was a little shocked by my push back. Then he broke out laughing and said, “Wow! You really talk back. I like that!” He told me later that moment was when he knew he was in love. “You were just so clear on who you were. I couldn’t forget that.” Now that’s visibility! (By the way, I married him shortly after my 61st birthday.)

SECRET #4:

You never have to be invisible. This is not really an age issue; it's a speaking out issue. It doesn't mean we always get our way, but exercising our voice and choice is a personal decision and creates visibility – and opens opportunity to allow others to support us.

Myth #5:

Women Aren't as Confident as they age because they lose being valued for their beauty and sensuality.

Surprising to many, this is NOT true for older women today.

Truth:

Now, this may be applicable for the "younger" generations, but an AARP survey of 2,000 "Boomer" women (aged 57-74) revealed that 52% of the older crowd felt more comfortable in their skins than any of the younger generations. Big win!! In fact, 39% celebrate their bodies as they age and seek little if no validation from social media - unlike all the younger generations.

They are also less self-conscious than the rest of their counterpart generations. In the AARP survey 61% of these older women say they do not feel media images are at all accurate - older women look younger and more vibrant in real life -and 83% were open to revealing their ages without qualms.

This extends to sexuality as well. I have no idea what is true or who these women are, but Psychology Today did a study that concluded "40% of all women over 60 continue to have active sex lives - especially those in a relationship." They think online dating is increasing that number. We are far from dead yet!!



It seems this group of women are confident due to factors other than physical beauty (no matter how beautiful they still are). The inner qualities of purpose, passion, clarity and focus will give you all the confidence you need at any age.

Here's heartwarming advice from two idolized Boomer females:

"For younger women, I would say, don't worry so much about your weight (and looks). Girls spend way too much time thinking about that, and there are better things...what makes you different or weird, that's your strength."

- Meryl Streep

(By the way, Meryl still works constantly at 74, and she has embraced "different" for sure, and we never know what she's going to show up looking like!! Or what accent she'll have!)

"Even I don't wake up looking like Cindy Crawford." - Cindy Crawford.

SECRET #5:

Keep focused on your gifts, talents, and passions. That's where confidence comes from and when you're living your life's purpose using those, you will feel supremely confident.

Got questions?

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Myth #6:

If a woman lives long enough, she'll end up with Dementia/Alzheimers Disease or something else so why plan?

Yikes! This is terrifying, but I get it – especially if you've seen a parent or friend with these ailments. But, don't let thinking about this stop you from having an audacious plan for the rest of your life!

Truth:

Loss of some memory as we age is normal – you can't remember a name, you forget to pay a bill, or you misplaced your keys. (I'm here already.) When it becomes more chronic, you may enter into the MCI (Mild Cognitive Impairment) category. This may or may not ever become Alzheimer's.

It's estimated that full Alzheimer's can happen to 3% of people age 65-74, 17% of people age 75-84 and 32% of people age 85 or older. The important thing to see here is that 80% of the aging population won't deal with it until their mid 80's, and 68% will never deal with it, and it absolutely is not inevitable.

Moreover, no one has control of the future. Living with aches and pains, and parts unexpectedly falling off seems to be the fate of those with any kind of longevity (like women.) Maintaining our nutrition and exercise is important, and staying present on what you can do now is the best strategy.

Community and accountability helps with that. You've got a lot left to do no matter what age you are. Oh, and if you are in the other 68% that never gets it, you can do amazing things until your 90's and more. Betty White is an example we are all familiar with – she may have needed a walker to get onstage, but could banter with the best of them. She was smart as a whip until she passed away days before her 100th birthday.

SECRET #6:

Stay as present as possible. Develop a mindfulness practice like meditation or Tai Chi – whatever brings you to the present moment. There are challenges at any age; focus on today and enjoy it to the max!

Myth #7:

Women are so smart and independent these days, they really don't need that much support.

No matter how brilliant, women have the greatest comfort and achievement when they are in community with one another.

Truth:

Female communities have proven to be crucial in building women's careers, self-esteem, and sense of belonging. These gatherings can show us how to be compassionate to ourselves, support taking risks, offer resources and comfort us when it doesn't all go perfectly. They can be called Mastermind groups, Empowerment teams, Women's Networks, retreats and more – and many others provide a similar function.

As women age and we are separated from our work connections and other communities, this kind of support is needed more than ever. Women living together a la "Golden Girls" style is becoming a trend helping not only financially, but also providing the needed support system.

All the programs we've run for almost 3 decades always have a community component because of our belief in its importance. We have discovered the opportunity to collaborate and connect is sometimes the more important than any other aspect of what we do.

Julie, real estate developer, commented "I love that I get to talk to amazing women my own age; it's hard to find that. All of them seem so smart and capable and, most of all, it makes me feel like I'm not alone making this huge transition."

Joanna, retiring Marketing Director, shared, "The way this program is constructed helped me to connect very personally with other women more like me. We were always collaborating to help each other gain clarity and direction, and it not only gave me so many revelations, but I gained actual relationships that are with me today."

SECRET #7:

Community and collaboration is crucially important to women at all ages, but especially so as they age. It can make the difference in maintaining a happier, more productive, and purposeful life. Together we can do anything.

I want you to know you have a lot left to do and that the "retirement" and "too old" messages we have been is neither helpful nor truthful. There is a revolutionary way to live your life - and you have lots of life left!!

Got questions?

Let's chat and get them answered for you!



Mary Lyn Miller is an author, coach and founder of Fired Up for Success™ and has spent decades helping clients become more successful and achieve their goals. As the women started to retire, they still had so much left to do; but they did not want to keep working like before.

While there seemed to be a lot of help with finance, Mary Lyn realized there was very little to address women's emotional transition from their career job into a new life and developed a responsive – and revolutionary – approach to retirement for today's professional woman.

She says her major accomplishments thus far include leaving corporate life as one of the first female executives in a Fortune 500 company, and then building a profitable coaching business that has affected the lives of thousands of clients. She was awarded "Redondo Beach Small Business of the Year" in 2018, written several books, survived 2 cancers, & raised a remarkable daughter. However, she's not done yet!!