

About the Sample Torch Statements:

The following Torch Statements are the result of a real-life Financial Life Plan developed with actual clients. Names and other identifying information have been changed to protect their identities. As you will see, Torch Statements are less about money and finances and more about clients' need to be true to themselves and to live lives of integrity and purpose – the lives of their dreams. Once we have a solid Torch Statement, then we use their finances as a tool to implement the Life Plan.

You may notice that the Torch Statements have some overlap – i.e. a few of the facets of each Life Plan is identical. This is typical and it is because a couple will almost always have some shared goals and desires (the trip to Hawaii at retirement, for example), and also have needs that feed each individual's soul (the “jam” sessions for Sam; Sara's desire to create and entertain).

These Torch Statements took several months to develop, partly due to the fact that the couple had a very busy schedule and we would occasionally go a full month without meeting. (The process *can* be completed in as little as a few weeks, if necessary.) We revise and hone each statement, emailing drafts back and forth several times until the client feels that we have jointly captured the true essence of the ideal life for them.

Speaking of the future, a great clue to the Life Planner that we have captured the client's ideal Torch Statement is that the client begins implementing parts of their Torch Statement *before* we are finished with it! That happened with this couple – the weight started coming off, they began to travel, and they began to sparkle with enthusiasm at our meetings. Compare this to “traditional” financial planning which focuses strictly on finances. Knowing when you can retire is nice, but how much better it can be when you can begin living your life “on purpose”!

Your Torch Statement/Life Plan is designed to be executed *immediately* – *not at a retirement date in the future that you may or may not reach*. Helping my clients live the life of their dreams is the best gift that I can offer them – and a big reason why I absolutely *love* this work!

A handwritten signature in black ink, appearing to read "Johanna", with a long, sweeping horizontal line extending to the right.

The Torch Statement

OF

Sara Smith

- ~Because I was born with the skills to create and enjoy beauty, I will –
 - ✿ Spend time regularly on my hobbies, taking lessons, etc. in a way that fulfills my creative side.
- ~Because I enjoy life much more when I am healthy, I will –
 - ✿ Exercise regularly, follow a healthy diet, and stay within 10 pounds of my ideal weight.
- ~Because I enjoy being with others, especially the people I love, I will –
 - ✿ Entertain monthly, trying out the new recipes whenever possible.
- ~Because I love exploring outside my day-to-day routine, I will –
 - ✿ Take a quarterly trip with Sam to explore something and someplace new, even if it is just for a day.
- ~Because there is never enough time to do it all if you don't get started, I will –
 - ✿ Use one of our quarterly trips for an annual extended vacation to a destination on our 'bucket list'.
- ~Because my mission is to share my faith while helping others, I will –
 - ✿ Participate in a mission trip annually.
- ~Because I have earned respect from others and deserve to be treated with dignity, I will –
 - ✿ Be more assertive and enjoy my job more as I look forward to my dream retirement.
- ~Because it's what we dream of doing together, I will –
 - ✿ Celebrate the start of my retirement with a trip to Hawaii with the love of my life.

This list is a touchstone that represents my deepest and most profound goals. Because I want to live the most meaningful life possible, I will refer to it frequently as I continue down the path of my destiny.

This Life Plan prepared in conjunction with Johanna Fox Turner
A Registered Life Planner® with the Kinder Institute

The Torch Statement

OF

Sam Smith, Jr.

~Because I am the glue that binds, I will –

- ✿ Have a relationship with my siblings and extended family that is continually growing closer, finding ways to visit and communicate frequently.

~Because I enjoy life much more when I am healthy, I will –

- ✿ Exercise regularly, follow a healthy diet, and stay within 10 pounds of my ideal weight.

~Because I am just an old hippie at heart, I will –

- ✿ Use regular “jam” sessions with friends as a fun way to reduce stress.

~Because I love exploring outside my day-to-day routine, I will –

- ✿ Take a quarterly trip with Sara to explore something and someplace new, even if it is just for a day.

~Because I feel a pull telling me that I belong there, I will –

- ✿ Visit New Zealand again before I turn 60.

~Because there is never enough time to do it all if you don't get started, I will –

- ✿ Use one of our quarterly trips for an annual extended vacation to a destination on our 'bucket list'.

~Because my mission is to share my faith while helping others, I will –

- ✿ Participate in a mission trip annually.

~Because it gives me energy and optimism, I will –

- ✿ Spend time outdoors each week, whether it be playing tennis, biking or hiking, or just soaking up the blessings of nature.

~Because it's what we dream of doing together, I will –

- ✿ Celebrate the start of my retirement with a trip to Hawaii with the love of my life.

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