

# Discovering What Matters

**Your Guide to the Good Life**

**MetLife**  
Mature Market  
INSTITUTE

## **The MetLife Mature Market Institute®**

Established in 1997, the Mature Market Institute (MMI) is MetLife's research organization and a recognized thought leader on the multi-dimensional and multi-generational issues of aging and longevity. MMI's groundbreaking research, gerontology expertise, national partnerships, and educational materials work to expand the knowledge and choices for those in, approaching, or caring for those in the mature market.

MMI supports MetLife's long-standing commitment to identifying emerging issues and innovative solutions for the challenges of life. MetLife, a subsidiary of MetLife, Inc. (NYSE:MET), is celebrating 140 years and is a leading provider of insurance and financial services to individual and institutional customers.

For more information about the MetLife Mature Market Institute, please visit:  
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# Discovering What Matters Workbook

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## **We Started with a Study**

A groundbreaking 2009 MetLife study—*Discovering What Matters: Balancing Money, Medicine, and Meaning*—gave the MetLife Mature Market Institute (MMI) unique insights into the important and measurable role purpose plays in people’s lives. The study explored how people prioritize their lives in the face of challenge, and it revealed how people plan for and achieve their own versions of the Good Life.

It may seem fairly straightforward: For most people, their primary goal is not financial freedom or good health, or even free time—it is to have meaning and purpose in their lives. Yet, as obvious as this seems, it is often overlooked as people discuss their plans for the future.

## **We Partnered with Richard Leider**

The MetLife MMI study was built upon the work of best-selling author, executive educator, and life coach Richard Leider. The results we found were compelling, and we wanted to find a direct way for others, like you, to participate

in the process. Leider’s *Repacking Your Bags: Lighten Your Load for the Rest of Your Life* (Richard J. Leider and David A. Shapiro, Berrett-Koehler Publishers) presents the concept of purpose and its significance in our lives.

## **Together We Created a Life Tool**

We created this Workbook and DVD to offer a framework so you, too, can plan and focus your priorities to better achieve your personal version of the Good Life.

We invite you to watch the DVD—it is about 12 minutes long—and then make your way through the Workbook exercises. As you do, you will experience the process Leider calls “repacking.” This travel metaphor defines our lives as journeys, with experiences as the “baggage” we carry as we go along.

There are many more aspects to everyone’s lives beyond what is usually considered in planning for the future. We hope this Workbook and DVD will help you discover which aspects of your life matter most to you.



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# Repacking Your Bags

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## A Message from Richard Leider

“Where do I go from here?” It is a question everyone faces at some point in his or her life. That is why the *Discovering What Matters* Workbook and DVD are for you.

If you want to prepare for and embrace a transition into the next phase of your life or work, the idea I call “repacking” is also for you. You may be at a crossroads now, a place to “unpack” and reflect on who you are and where you are going. Looking over all that you have and all you have achieved (or have not), you may rightly ask, “What is next?”

For me, it was an ultimate adventure to a realm far away and deep within. I was leading a walking safari in Tanzania along the edge of the great Serengeti Plains. Looking like a walking advertisement for L.L. Bean®, I was delighted when my new friend, Thaddeus Ole Koyie, a Maasai village chief, expressed a fascination with seeing the contents of my impressive backpack. Proudly, I showed him my high-tech essentials. After several minutes of just gazing at everything, the chief asked with great intensity, “Does all this make you happy?”

With that simple question, Koyie captured the essence of the question that weighs so heavily on many of us: “What will make us happy in the next part of our journey?”

We often come to crossroads in our journeys through life and do not know how to proceed or what to take with us. More and more, many of us wonder what to bring along and what to leave behind, what to acquire and what to give away, what to do and with whom to do it.

Repacking means taking a long, hard look at what we are carrying and where we are headed.

Repacking uses the metaphor of travel and baggage to help remind us that life is a journey, and that our experiences along the way—emotional, intellectual, and physical—are what we carry.

This Workbook and DVD will help you discover where you are on the journey and where you want to go next.

—Richard Leider

# The Repacking Path

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*Sooner or later it happens to most of us.  
We get a “wake-up call.”*

Wake-up calls are similar to those events—“triggers”—we all occasionally experience. These calls can act as catalysts to new changes and choices. They may be startling, or we may just wake up one morning knowing we cannot continue in the same way. We must “repack our bags!”

Life is a series of challenges—highs and lows. Most of us can handle the high points. It is the valleys and plateaus, the periods of “limbo,” the

Repacking Path that we must learn to navigate. New beginnings require endings. As the philosopher George Santayana wrote, “Those who cannot remember the past are condemned to repeat it.”

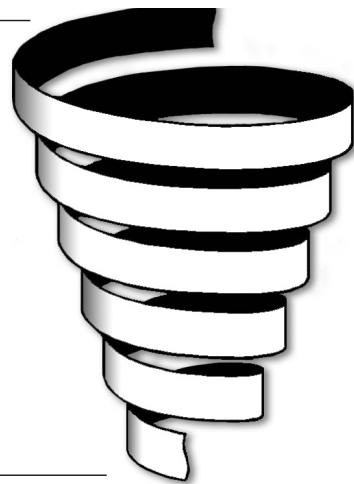
The Life Spiral shows your story—from birth to death. Viewing your life in this way can put things in a big picture context. The spiral which makes up your history and future can assist you in developing a sharper picture of where you have come from, and a clearer vision of what you want for your future.

## **Instructions:**

At the bottom of the spiral, write your date of birth. At the top, write the age you think you will live to be. Mark a place on the spiral which represents your current age. How far along are you in your life? What feelings does this evoke?

### **Life Spiral**

Age You Will Live To Be: \_\_\_\_\_



Date of Your Birth: \_\_\_\_\_

# The Repacking Path

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**Instructions:**

Using the space below, record three trigger experiences that have shaped your life story. These could be breakdowns, breakups, and breakthroughs such as weddings, divorces, births, deaths, illnesses, career changes, economic changes, major revelations, etc. Write the age the trigger took place. What was the life lesson learned from the trigger?

⌄ **TRIGGER #1** \_\_\_\_\_

Life Lesson Learned? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

⌄ **TRIGGER #2** \_\_\_\_\_

Life Lesson Learned? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

⌄ **TRIGGER #3** \_\_\_\_\_

Life Lesson Learned? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

How do these lessons inspire or limit your choices for your future? What have you learned from the successes and failures in your life? What do the ups and downs of your life have to teach you?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# When the Path Takes a Turn

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While managing the “triggers” of life, we continually let go of some elements and discover new parts of ourselves. Letting go is difficult. The alternative, however, is not to grow; to plateau; to watch life as it passes us by.

We experience predictable sequences while growing, but transitions can often take many twists and turns:

## **Phase I—Plateau**

Life seems to be running pretty smoothly. We may be generally satisfied with our lifestyle, relationships, work, or we can be set in our ways. Most of us can recall being in a situation where we were on a plateau too long. We chose the safe path—comfort zone—and elected to stop growing in order to avoid the work of letting go. We gave up. We covered up. We wore masks. We shut down.

## **Phase II—Trigger**

Suddenly things change—voluntarily or involuntarily. We are knocked off balance by a turn of events that reveals new challenges. The most common triggers are death, divorce, work changes, health changes, spiritual awakenings, physical moves, new relationships, deep losses, changes in children’s lives, retirements, and decade birthdays (40, 50, 60, 70). These triggers act as catalysts. They are wake-up calls.

## **Phase III—Limbo**

### **(Endings-Transitions-Beginnings)**

To insulate ourselves from the chaos of change, we may go into a sort of suspended animation or limbo. We withdraw emotionally. Limbo is a feeling of knowing what our life is not going to be in the future, but not having a clear

notion of what it is going to be. Being in limbo is feeling immobilized, numb, confused, and not knowing in which direction to turn.

## **Phase IV—Unpacking**

In this stage we take stock—explore solutions—seek coaching, a new relationship, a book, job renewal, travel, friends, ideas, dreams. We know the answer is out there somewhere—we just have to find it. We explore new ways of behaving. We are excited one day, depressed the next. We are confused, uncertain, exuberant. We seek the solution that will solve our dilemma and make us ultimately happy.

## **Phase V—Repacking**

Searching has sapped our energy. We seek relief. It is time to take charge—to start to make decisions so we can reinvent ourselves and turn our attention to other elements of life that we have neglected. A decision is reached. Although perhaps it is not a perfect decision, we start from there.

We recognize that the perfect solution does not exist, that life is a series of changes, each one moving you farther upward on the Repacking Path. We move ahead with our decisions with more self-confidence and a greater sense of self-worth.

# The Good Life Inventory

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## How Do You Define the Good Life?

To put it simply, a formula for the Good Life is:

- ✦ Living in the Place You Belong,
- ✦ With the People You Love,
- ✦ Doing the Right Work,
- ✦ On Purpose.

Living the Good Life means integration, a sense of harmony among the various components of one's life. It means, for example, that the place where you live provides adequate opportunities for you to do the kind of work you want to do; that your work gives you time to be with the people you really love; that your deepest friendships contribute to the sense of community you feel in the place you live and work.



### Instructions:

The Good Life Inventory provides you with the essential questions to ask when examining your life. How you answer them will guide you in planning the journey of discovery to create the Good Life for yourself.

The Good Life Inventory lists key characteristics of people who are living the Good Life. Read each characteristic and then rate yourself on a scale from 1 to 7. A score of 1 means, "No, I am not doing this in my life right now." A score of 4 means, "Doing this to some extent in my life right now." A score of 7 means, "Yes, I am consistently doing this in my life now."

# The Good Life Inventory

KEY CHARACTERISTICS OF THE GOOD LIFE	Your Score 1 (low) – 7 (high)
<b>⇐ UNPACKING</b>	
1) I am living my own vision of the Good Life.	
2) I regularly say “no” to the less important things in my life and “yes” to my real priorities.	
3) I keep the small promises I make to myself.	
4) I go to sleep most nights feeling that this was a well-lived day.	
5) I have a regular time and place to renew myself.	
<b>⇐ PLACE</b>	
6) I am living in my ideal place.	
7) I feel at home in my house.	
8) I feel like I belong in my community.	
9) I have options in the place I live to do the things I love to do.	
10) My place makes me happy.	
<b>⇐ PEOPLE</b>	
11) I have at least one person who truly listens to me.	
12) I share my true feelings with the people I am closest to.	
13) I share my life dreams with the people I am closest to.	
14) I spend the right amount of time with my friends.	
15) My relationships make me happy.	
<b>Subtotal:</b>	

# The Good Life Inventory

## KEY CHARACTERISTICS OF THE GOOD LIFE

**Your Score**  
1 (low) – 7 (high)

### ✦ WORK

16) I am doing work that fully engages my talents.

17) I am using my talents toward something I am passionate about.

18) I work in an environment which fits my values.

19) I regularly receive rewards that matter to me.

20) My work makes me happy.

### ✦ PURPOSE

21) I have a clear reason to get up in the morning.

22) I have a healthy spiritual life.

23) I am doing what I was meant to do.

24) My work serves the world in some distinct way.

25) My purpose makes me happy.

### ✦ REPACKING

26) I have defined how much money is enough for me.

27) I am satisfied with how I spend my time and money.

28) I know where I am headed on life's journey.

29) I feel like I am fully living my life.

30) My life makes me happy.

**Total Score:**

# The Good Life Inventory

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## Instructions:

Reflect on your Good Life Inventory and calculate your total score. Take a look at your life. What is good about it? What is missing? How do you relate to where you live? How are your relationships? What is happening at work? How are you expressing your purpose? Are you living your own version of the Good Life (or someone else's)?

## Scoring

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**181+:** Your life fits your definition of the Good Life. Enjoy your good fortune!

**151–180:** You are very close to achieving your version of the Good Life. Go back and review the inventory to see how you might make small but positive changes.

**121–150:** Your current life/work is okay based on your vision of the Good Life, but what is up ahead?

**90–120:** Your current life/work is a poor fit for your vision of the Good Life. Decide your timetable and priorities for making changes.

**Under 90:** Your life/work does not fit your vision of the Good Life. It looks like it is time for an honest conversation with yourself. Soon!

**Is there one area you particularly need to focus on?**

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**What is keeping you from living your vision of the Good Life?**

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**What can you do today to take the first step to living the Good Life?**

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# The Repacking Place

## What Makes a Place “the” Place for You?

Your vision of place dictates “where” you live and “how” you live. You not only live in a home, you also live in a total environment—family,

friends, community, climates, and politics. All of these influence whether or not your place is an inspiring, nurturing one that allows you to express your fullness. So, it is important to give deep thought to your sense of place.

### Instructions:

To find out how well your current or future place fits your sense of place, rate each factor with a number from 1 to 7. Consider two different places. Place A is where you live now. Place B is where you would consider living in the future. A score of 1 means no fit; 7 is a perfect fit.

KEY CHARACTERISTICS OF PLACE	Your Place A	Your Place B
Examples Listed	Your Score 1–7	Your Score 1–7
<b>Climate:</b> Seasons, days of sunshine vs. rainfall, temperature, air quality		
<b>Environment:</b> Proximity to mountains, hills, lakes, desert, ocean, rivers, open space, trees, wildlife, cityscape		
<b>Lifestyle:</b> Architectural styles, choices available, quality, cost/value, aesthetic appeal		
<b>Health Services:</b> Quality of care available in the area, preventative and specialized care		
<b>Access:</b> Travel access, public transportation available, easy auto travel		
<b>Cost of Living:</b> Affordability, tax rates, cost of “quality of life”		
<b>Culture:</b> Variety of things to do, retail choices, ethnic diversity, cultural opportunities		

# The Repacking Place

KEY CHARACTERISTICS OF PLACE Examples Listed	Your Place A Your Score 1–7	Your Place B Your Score 1–7
<p><b>Community:</b> Pace of life, congeniality, character of the community, sense of belonging, population density, proximity of friends and family</p>		
<p><b>Safety:</b> Civic responsibility, public services, crime rate, feelings of safety</p>		
<p><b>Learning:</b> College and university access, community education, lifelong learning activities available</p>		
<p><b>Religion and Politics:</b> Religious and racial tolerance, diversity of religious experience available, political climate</p>		
<p><b>Leisure:</b> Sports, arts, recreational facilities, nightlife, restaurants, hobbies, special interests</p>		
<p><b>Work:</b> Job market, opportunities for part-time and second careers, business services</p>		
<p><b>Family and/or Partner Opportunities:</b> Opportunities for your family, spouse, or partner to take part in what the community has to offer</p>		
<p><b>Total Score:</b></p>		

# The Repacking Place

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## Instructions:

Total your scores.

## Scoring

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- 80+:** This place fits your definition of “Where you belong.” Enjoy your good fortune! (Or think about packing up and moving there.)
- 65–79:** There are parts of “Where you belong” missing from this place. Explore ways to make this place more livable.
- 50–64:** This is an okay place to live based on your vision of “Where you belong,” but what is your Plan B or alternative plan?
- 35–49:** This place does not fit your vision of “Where you belong.” Decide your timetable and priorities for making changes.
- Under 35:** This place is a very poor fit for your vision of “Where you belong.” It looks like it is time to consider moving.

**What key factors make a place “the” place for you in the future?**

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# How Much Is Enough?

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**Instructions:**

To live “the Good Life” you want for your future, you need to consider whether you have the financial resources to live the lifestyle you envision. Answer the following questions.

**1. Do you have “enough” to live in the place you envision?**

Yes                       No                       Unsure

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**2. Do you want or need to work in the future?**

Yes                       No                       Unsure

How much? \_\_\_\_\_

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**3. How much do you need to earn per year to support your lifestyle in the future compared to your current income?**

Same                       More                       Less

How much? \_\_\_\_\_

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**4. How many years do you need to earn that much before you could stop working entirely—if you wanted to?**

Less than 5 years       More than 5 years       Unsure

How long? \_\_\_\_\_

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**5. Do you have a financial advisor who can help you determine “how much is enough?”**

Yes                       No                       Unsure

# The Repacking Sounding Board

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An important resource for discussing your repacking journey is a Sounding Board—

trusted individuals who can offer you counsel and support.

**Instructions:**

List your Sounding Board, which can include your spouse/partner, family, colleagues, mentors, friends, and financial advisors.

**Who is on your Repacking Sounding Board?**

*(Committed listeners? Catalysts who inspire you? Wise elders?)*

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**What questions would they be asking you about your life today?**

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**On which questions would you like their wise counsel?**

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# What Is Next?

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Repacking your bags is not an easy task. It is a process. The process works, if you work the process. We learn more completely when we partner with others. Share your insights from this Workbook with your Sounding

Board. You will benefit and so will those who listen to you. When you open up to others, they will be more likely to support you in your efforts.

## **Instructions:**

After viewing the DVD and completing the Workbook, pick a place to hold a conversation to review this guide.

**Where?** *Where is an ideal place to hold your discussion?*

Location: \_\_\_\_\_

.....

**With whom?** *With whom will you share your feelings and insights?*

Sounding Board: \_\_\_\_\_

.....

**When?** *When will you hold your discussion?*

Date: \_\_\_\_\_

.....

**What's next?** *What is your commitment to a future possibility?*

I want to \_\_\_\_\_

I intend to \_\_\_\_\_

I am committed to \_\_\_\_\_

My next step is to \_\_\_\_\_

# Repacking Resources

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*Something to Live For: Finding Your Way in the Second Half of Life*

by Richard J. Leider and David A. Shapiro, Berrett-Koehler Publishers, 2008

*Claiming Your Place at the Fire: Living the Second Half of Your Life on Purpose*

by Richard J. Leider and David A. Shapiro, Berrett-Koehler Publishers, 2004

*Repacking Your Bags: Lighten Your Load for the Rest of Your Life*

by Richard J. Leider and David A. Shapiro, Berrett-Koehler Publishers, 2002

*Whistle While You Work: Heeding Your Life's Calling*

by Richard J. Leider and David A. Shapiro, Berrett-Koehler Publishers, 2001

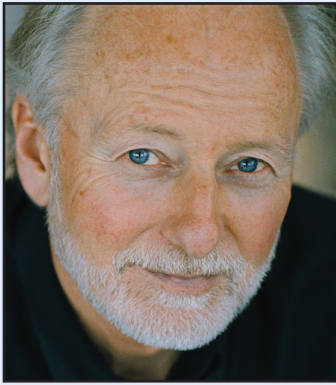
*The Power of Purpose: Creating Meaning in Your Life and Work*

by Richard J. Leider, Berrett-Koehler Publishers, 1997

Visit the **MetLife Mature Market Institute** at [www.MatureMarketInstitute.com](http://www.MatureMarketInstitute.com) to find our corresponding study—*Discovering What Matters: Balancing Money, Medicine, and Meaning*—and to learn about other resources available through the Mature Market Institute.







### **Richard J. Leider**

Richard Leider is founder and chairman of The Inventure Group, a coaching and consulting firm near Minneapolis. Leider has a global practice and leads seminars for many leading organizations. He is a guest lecturer in executive education programs at Duke, the University of Minnesota, and the Harvard Business School. As a seminar leader, he has taught over 100,000 executives from 50 corporations worldwide.

Leider is the author of eight books, including three best-sellers. *Repacking Your Bags* and *The Power of Purpose* are considered classics in the personal development field. *Claiming Your Place at the Fire* and *Something to Live For* have been touted as breakthrough books on vital aging. He is a contributing author to many leading-edge coaching books, is a commentator on the power of purpose, and has appeared in numerous publications and on television and public radio.

A Nationally Certified Master Career Counselor, Leider holds a Master's Degree in Counseling, and is a Senior Fellow at the University of Minnesota's Center for Spirituality and Healing.

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