



Reframing Retirement

Setting Your Vision for the Next Phase of Life

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The Importance of Planning – Beyond the Numbers

We are all aware of the vital importance of good financial planning in preparing for a secure retirement. However, it is equally important to consider the non-financial aspects of retirement. Retirement brings significant changes, including shifts in daily routines, relationships, identity, and purpose.

Retirement planning should encompass considerations for maintaining a sense of purpose and fulfillment. After a meaningful and purposeful career, transitioning to retirement often requires exploring new interests, hobbies, or volunteer opportunities to fill that void. Planning for meaningful activities and engagement can provide a sense of structure and purpose in retirement, fostering a fulfilling post-work life.

Retirement planning should also address social connections and relationships. Work often serves as a primary source of social interaction, and retiring can lead to feelings of isolation if adequate social connections are not maintained.

This workbook will help to guide you through these and other considerations as you envision your ideal life in retirement. Happy planning!

Exploring Your Core Values

After years of a structured work life, retirement offers a unique opportunity to reflect on what truly matters to you.

This introspective phase often leads to a deeper understanding of personal values: those fundamental principles that guide your decisions and actions. Getting in touch with your deepest values might involve revisiting past experiences, exploring new interests, or engaging in conversations with those close to you. Through this exploration, you can identify key priorities such as family, health, creativity, or community involvement that strongly resonate with your sense of purpose.

Take a few minutes to complete the free online values assessment available at <https://personalvalu.es>, and list your top five values here:

My Top Five Values

1. _____	4. _____
2. _____	5. _____
3. _____	

Once your core values are recognized, integrating them into your retirement lifestyle becomes empowering. Aligning your daily activities with these values can bring a renewed sense of fulfillment and authenticity. For instance, if family is a core value, you might prioritize spending quality time with loved ones, organizing family gatherings, or passing down traditions to future generations. If adventure is important to you, retirement could be the perfect time to travel, take up new hobbies, or engage in outdoor activities that bring you joy and excitement. By consciously living according to your values, retirement can evolve into a period of meaningful experiences and personal growth.

Moreover, using your core values as a compass in retirement can help guide major decisions and navigate life transitions with confidence. Whether it's deciding where to live, how to allocate time and resources, or which pursuits to prioritize, staying true to your values fosters a sense of purpose and security. This intentional approach can also lead to greater contentment and overall well-being in retirement. As circumstances evolve and new opportunities arise, your core values remain constant, providing a stable foundation amid life's changes. Ultimately, discovering and embracing your core values in retirement is not just about what you do — it's about who you are becoming and how you choose to shape this enriching chapter of life.

Planning for Your Time in Retirement

What does your perfect retirement look like? Dare to dream for a moment. Step away from the confines of traditional retirement planning by removing any preconceived notions or limitations and think big and boldly. Will you travel? Live in more than one location? What hobbies and leisure activities will you participate in? What will you do with your time? What hopes and dreams have been on hold until retirement?

How will these things fit into your perfect day and perfect week? Below, be specific about your definition of the perfect retirement and what your perfect day and week will look and feel like.

▶ My **Definition** of a Perfect Retirement

▶ My **Perfect Day** in Retirement

Morning	Afternoon	Evening
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
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<hr/>	<hr/>	<hr/>
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<hr/>	<hr/>	<hr/>

▶ My **Perfect Week** in Retirement

Sunday

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

How will you know your first year of retirement has been a success? What does success look like for you? Is this different from your working definition of success?

▶ My Successful **First Year** in Retirement

Further Thinking

Imagine that the day after you retire, your doctor informs you that you have only five years left to live. Think about how your life will change knowing that your ability to experience and enjoy it will be over in just five short years.

 With this new information, **what will your focus be in retirement?**

Suppose during a routine checkup, your doctor informs you that you have just 48 hours to live. Instead of concentrating on what you would do with your remaining time, ask yourself:

▶ What **hopes and dreams** will you have to let go of?

▶ What do you wish you had **accomplished, seen, felt, or experienced** just one more time?

▶ What **regrets** do you have?

Retirement Transition & Gains/Losses

Retirement is a profound transition marked by both gains and losses. It offers newfound freedom and opportunities to pursue personal interests and enjoy a more balanced lifestyle.

However, retiring from meaningful work can also mean losing a sense of identity, routine, and social connections tied to your career. Understanding and acknowledging these gains and losses is crucial for successfully adapting to retirement.

By recognizing the positives of retirement – such as increased leisure time and the chance to explore new passions – while also preparing for challenges like adjusting to a new routine and finding new sources of fulfillment, you are better prepared to navigate this transition more smoothly.

Reflect on 5-10 things you might lose in retirement, and 5-10 things you are likely to gain:

► Things Lost in Retirement

1. _____	6. _____
2. _____	7. _____
3. _____	8. _____
4. _____	9. _____
5. _____	10. _____

► Things Gained in Retirement

1. _____	6. _____
2. _____	7. _____
3. _____	8. _____
4. _____	9. _____
5. _____	10. _____

Curious List

What things are you curious about or interested in learning?

This is different from a bucket list, in that you are not yet committing time, resources, or energy. Instead, these are just the things you may wish to spend some amount of time and energy exploring in the future.

▶ I'm **curious** about ...

1. _____	9. _____
2. _____	10. _____
3. _____	11. _____
4. _____	12. _____
5. _____	13. _____
6. _____	14. _____
7. _____	15. _____
8. _____	16. _____

Curious List Examples

Writing a book

Religion/spirituality

Scuba diving

Skydiving

Grandchildren

Family tree

Painting

Theater

Singing

Second language

Sailing

Horseback riding

Dancing

Volunteer work

Safari

Gardening

Sporting events

Museums

Whale watching

Pickleball

Playing a musical instrument

Health in Retirement

▶ Healthy Habits

Identify three health-related habits you plan to continue or start in retirement, e.g. walking, biking, taking vitamins, eating more fruits and vegetables, cooking healthy meals at home, etc.

- 1. _____
- 2. _____
- 3. _____

▶ Health Opportunities

Identify three health-related opportunities that you plan to take advantage of in retirement, e.g. take a healthy cooking class, join a gym, try a yoga class, learn CPR, hire a personal trainer.

- 1. _____
- 2. _____
- 3. _____

▶ Health Concerns

We all have our own unique genetics, which means we can't avoid our family's medical history, or conditions passed through our genes. Whether it is high blood pressure, cholesterol, heart conditions, cancer, diabetes, etc., identify three health-related concerns that you need to stay on top of and combat with healthy habits.

- 1. _____
- 2. _____
- 3. _____

Friends and Social Connections in Retirement

The importance of friends in retirement cannot be overstated. As one transitions out of the workforce and daily routines shift, friends play a vital role in providing companionship, support, and shared experiences.

In retirement, friendships often deepen and evolve, offering a sense of connection and belonging that contributes significantly to emotional well-being. Friends can provide a social network for engaging in activities, hobbies, and travel. Maintaining friendships in retirement helps combat feelings of loneliness or isolation that can sometimes accompany this life stage. Whether through regular gatherings, phone calls, or shared interests, friends bring joy, laughter, and a sense of community that enriches the retirement years and makes them more meaningful.

▶ **What steps might you take** to expand your social networks and/or deepen current relationships in retirement?

▶ **Who are the important people** in your life?

In addition to listing the people in these categories, it's important to evaluate the depth of each relationship, from 1 (distant) to 5 (intimate):

Family	Distant					Intimate
	1	2	3	4	5	
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	
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	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	

Friends

Distant Intimate

1 2 3 4 5

	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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Co-workers

	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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Professionals

	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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Personal Reflections

▶ Key Takeaways

1.

2.

3.

4.

5.

▶ Additional Topics of Interest/**Areas to Explore**

1.

2.

3.

4.

5.

▶ **Next Steps**

1.

2.

3.

4.

5.

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