

1. No matter how hard we try, many times our work becomes our identity. For example, if you are an accountant, you put your identity in being an accountant. When you retire, that identity is thrown out the window. Create a purpose statement for yourself and then align what your retirement will look like with that purpose statement.

2. Discover your passions. If you were told you had a year to live, what would you fill that year with? What do you love to do? What do you do that makes you lose track of time?

3. During retirement, many people draw to finding their purpose in something bigger than themselves. Just because someone retires, doesn't mean they don't have a lot to offer. I would argue they have more to offer than most. They can offer their knowledge and services towards a church, a non-profit, a company they want to do some part time work for, etc. Retirees have about 40 years of work experience and knowledge that they can bring to the table. Additionally, volunteers usually get more from the experience than the people receiving it. Where can you give back?

4. Make sure you have healthy relationships. This means being part of a network of people with common interests. People you can reach out to whenever, and they can do the same. Having healthy relationships is extremely beneficial for health purposes. Research the health risk of having low social interaction. Who are those people you have and can continue having a healthy relationship with? How will you find those relationships through retirement and keep them?

5. Mental stimulation is gravely important in retirement. The workplace is an area where intellectual stimulation comes naturally. Now that retirees don't have that, they need to find new and different ways to keep their brain active. Keep the mind sharp and active whether it is through learning a new hobby, getting involved with volunteer work, traveling, doing puzzles, etc. Whatever it may be, constantly stimulate your brain. "Use it or lose it".

6. Exercise. We have talked about a healthy attitude, healthy relationships, healthy brain and purpose. Make sure you take care of your body. What forms of exercise do you enjoy and how will you incorporate them into retirement?

7. Bring your spouse into the conversation. How do they view retirement for you two? What will they answer for all these questions? What will you two do together and what things will you do separately? Most of your relationship only knows where work is a major part of your week. Do you two want to be around each other 24/7? Be on the same page going into retirement.

8. What is on your bucket list? How will you be able to pursue those items and when?

9. Retirees are embarking on major possible life changes. What things do you want to stop doing? What do you want to start doing? What do you want to continue doing? Hopefully as you go through this, you will be able to fulfill healthy relationships, healthy body, healthy mind and healthy attitude.

10. What does an ideal day look like in retirement? It is easy to fall into a routine and pattern, so make sure you incorporate healthy practices into that routine.

You have known a way of life for that last 40-ish years and are about to make a major change. Make sure you figure out what you envision retirement will look like and figure out what your life purpose is. Knowing your life purpose is one of the biggest struggles retirees face as they don't expect to face such a deep issue when they retire. Retirement is supposed to be enjoyable and a time to chase many of the bucket list items you have been putting off. In order to ensure that you cover as many bases as possible going into retirement, thoughtfully consider all the questions above.

Questions inspired by "Your Complete Guide to a Successful & Secure Retirement" by Larry Swedroe and Kevin Grogan

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