



Eleven Essential Questions for Reflection (Years) Before You Retire

1. What is your vision of retirement? What are your expectations?

Will your days be leisurely or will you create a new life for yourself, filled with work in a long desired area, engaging in favorite activities, or discovering new areas of interest?

What are your passions, dreams, and vision?

We must be stewards of our time, talent, and treasure.

2. What are your expectations for your retirement lifestyle? How are your present actions preparing you for the retirement you desire?

How will you raise your "retirement readiness"?

Research identifies 15 factors for self-analysis; attending to these areas forms the foundation for a successful retirement.

3. Who will you be in retirement? How will you craft a new, different identity for yourself?

Where do you find happiness in your life?

Where do you find meaning/purpose in your life?

What dreams will you follow?

Listen deeply to yourself. Become aware of the possibilities in your life.

4. What is your partner's (or family members') vision of retirement? Have you discussed your ideas about post-career lifestyle?

Will you need to reconcile any differences in thinking-from goals to the everyday realities?

Will you have care managing responsibilities during your retirement; if so, have you defined the boundaries of caregiving during your retirement?

How will you ensure your mental, emotional and physical health?



5. Beyond financial security, what areas will influence your retirement planning and the quality of your retirement?

What are the spheres of your life and how will you redefine them: self; family; relationships; physical, emotional and spiritual well-being; leisure; work; and contributions to others?

Retirement is an opportunity for more balance in your life.

6. What shifts in perspective will be necessary? How will you achieve them?

Is your identity bound-up in your work? How will you switch your focus to who you are, rather than what you do? What will you have to relinquish to move forward?

Personal growth is the centerpiece of retirement.

7. What functions does work provide for you?

How will you redefine meaning and purpose (utility) in your life?
How will you manage your time; the days, months, and years of your retirement?
Will your status change in your eyes (and others¹) when you no longer possess a title from the world of work?
In what ways will your social life change, and how will you respond to these changes?
Will you (as many people do) choose to transition to a different type of work to supplement your retirement income?

Retirement is a separation from your job, and not a separation from your life.

8. What does leisure provide for you?

How do you play, find stimulation, rejuvenation, and social connections beyond work?

Leisure must remain leisure-and not become the "work" of retirement-to provide its benefits.

9. What are your thoughts about aging? How do you describe the distinction between "getting old" and "being old"?

Who are your role models for aging?
Do you hold any negative ideas about aging that need to change?

How old would you be, if you didn't know how old you were?



10. What is your attitude toward change?

Do you have personal work to do in the areas of inner directedness and flexibility to embrace the changes inherent in the retirement process?

Retirement is all about change.

11. Do you have a mission statement that guides your life now?

If you have a mission statement (or the like), how will that be amended to reflect the changes that retirement will offer?

If you have never written one, consider thinking through and crafting answers to these questions:

Who are you?

What do you want to do with your life?

Where are you going?

Make your retirement as unique as your fingerprint!