



FINANCIAL EDUCATION

# Retirement Transition Planning

A practical guide to help you prepare  
for your next chapter with confidence

**Retirement is one of life's biggest transitions.** While financial planning gets a lot of attention, a truly successful retirement takes more than numbers. This guide is designed to help you think through the personal side of retirement, including how to stay active, connected, and focused. It covers:

Awareness  
& Emotional  
Readiness

Finding Purpose  
& Encore  
Opportunities

Focusing on  
Connection

Creating  
Structure That  
Works for You

Integrating  
Financial &  
Life Planning

## AWARENESS & EMOTIONAL READINESS

All major life changes come with emotional shifts. Feeling uncertain is normal, especially when leaving behind a long-standing routine. Recognizing this early can help you move forward more comfortably.

### PROMPTS:

What are you most looking forward to in retirement?

What parts of your current routine or identity will be hardest to leave behind?

When have you navigated a big change in the past? What helped you adjust?

## FINDING PURPOSE & ENCORE OPPORTUNITIES

As a generation of hard workers, many people tie their identity to a job title or productivity. But it's important to remember: your career is part of you, not all of you. Retirement may close one chapter, but it creates space for what comes next. The key is staying engaged in ways that feel meaningful and satisfying to you.

### PROMPTS:

What activities make you feel fulfilled?

What strengths or skills do you enjoy sharing?

How would you like to answer, "What do you do?"

## FOCUSING ON CONNECTION

Leaving the workplace often means leaving behind regular interaction. Staying socially connected supports both mental and physical health.

### PROMPTS:

Who are the people you want to stay in regular contact with?

Are there local clubs, faith groups, or social activities you could join?

### SIMPLE WAYS TO STAY CONNECTED

- Reconnect with friends or former coworkers
- Join community clubs, classes, or groups
- Set regular check-ins with family or neighbors
- Volunteer or mentor in your community



## CREATING STRUCTURE THAT WORKS FOR YOU

Without the rhythm of a traditional workweek, some people are left adrift. A little planning goes a long way toward maintaining motivation and balance.

### PROMPTS:

Do you prefer a fixed routine or a flexible one?

What makes a week feel productive and enjoyable to you?

## WHY ACTIVITY BALANCE MATTERS:

Retirement is about more than staying busy; it's about spending time in ways that support your physical, mental, and emotional well-being. By including a variety of activity types, you create a weekly rhythm that feels both productive and sustainable.



### Move

Keeps your body healthy and boosts mood

*Examples:* walking, swimming, stretching, gardening



### Learn

Keeps your mind sharp and curious

*Examples:* read, take a class, listen to a podcast



### Connect

Strengthens relationships and reduces isolation

*Examples:* meet a friend, join a club, family time



### Rest

Gives you time to recharge

*Examples:* unplug, nap, watch a favorite show



### Contribute

Provides purpose and helps others

*Examples:* volunteer, mentor, help a neighbor

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## YOUR WEEKLY PLANNER

	Move	Learn	Connect	Rest	Contribute
Monday					
Tuesday					
Wednesday					
Thursday					
Friday					
Saturday					
Sunday					

## INTEGRATING FINANCIAL & LIFE PLANNING

A strong transition plan connects your financial resources with the way you want to live. From travel and hobbies to housing and healthcare, it helps to think through how your priorities align with your financial decisions.

### QUESTIONS TO CONSIDER:


Do you have a strategy for generating income in retirement?

Have you reviewed your healthcare and insurance coverage?

Are there large expenses you want to plan for, such as home updates, travel, or helping family?

Have you thought about giving back or organizing your legacy plans?









If you would like help thinking through these areas or clarifying your next steps, we are available to support your planning. **Reach out to start the conversation.**



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