

# CHAPTER 1

## READY . . . SET . . . RETIRE!

### 15 KEY STEPS TO GETTING THE MOST OUT OF YOUR RETIREMENT

Whether you're in the planning stages or have already retired, get ready for an adventure! Maybe you chose the date, or perhaps you weren't quite expecting it due to downsizing or other changes at work, your own health issues, or your family's needs. No matter how near or far away your retirement is, you may be wondering what to expect. And how to be best prepared for the best years of your life.

Let's face it: there will be changes. Changes can be unsettling, but we've been dealing successfully with change for decades. We're pros at it! We have wisdom gained from experience and that experience has value. In the words of President Kennedy, "Change is the law of life. And those who look only to the past or present are certain to miss the future."

This is your chance to go after opportunities to live your best life. As Jo Ann Jenkins, AARP's CEO, says in her book *Disrupt Aging*, "We are a generation of makers and doers who have a desire to continue exploring our possibilities, to celebrate discovery over decline. When we disrupt aging and embrace it as something to look forward to, we can begin to discover the real possibilities for becoming the person we've always wanted to be."

Get ready, get set: Start your retirement journey now. Here are the 15 key steps down that path.

#### 1. Reflect on the broad strokes of your life up to now

Reflect on your past and the legacy you'll leave behind. How did you get to where you are now? What things gave you the most satisfaction? Complete this sentence: I am so glad that I decided to \_\_\_\_\_ . I'd fill in that blank with "go to law school"; yours could be any decision, big or small, that made an important difference in your life.

## **2. Take stock of who you are**

A good way to take stock is with a personality profile such as the Who I Am Checklist in this chapter. Who are you right now? What do you consider to be your strengths and weaknesses? Pick ten words you'd use to describe yourself today. Think about how your sense of identity changes upon retirement. Some may find it hard to reorient from worker to retired. I've not yet figured out what to put on my business cards. When I do media interviews or fill out speaker proposals, I'm not sure what to say about who I am. "Former employee" has no pizzazz! For me, the label "retired" says more about what I'm not doing, rather than who I am. Yes, I'm struggling a bit with an identity crisis. Nevertheless, I'm still a lawyer, writer, spouse, mom, grandmother, volunteer, and friend. Those identities haven't and won't change.

## **3. Peek ahead**

Looking forward, what is most important to you? What part of the answers in the Who I Am Checklist do you most want to work on changing as you enter retirement? How much of a new you do you want to be? Who do you want to be next year? What choices are you likely to face in the years ahead? What changes do you want to make about how you spend most of your time? What possibilities would you most like to pursue? What do you want your new mission in life to be? What in your life do you want to say no to?

## **4. Reimagine your life**

It's a time to reimagine your life. Here's your chance to fulfill the dreams you've had all your life. Embrace the changes your new lifestyle brings. Spend more time doing something you really love and are fascinated with. Need guidance? Visit [LifeReimagined.org](http://LifeReimagined.org).

## **5. Think outside your box**

Think of retirement as an adventure when you can try new things, meet new people, have a different schedule. Explore new ideas and activities. Do something you've never done before. This might be reading a different section of the newspaper, going to a musical performance or movie that's never appealed to you, or exploring a different cuisine. These small explorations into the new you can set you up for larger journeys of life discovery. Experience the wonder and joy of trying new things and developing skills and even expertise you never imagined was possible. Deliberately taking small steps down multiple paths is a way to test and try out something that's new to you. Take action and see what happens. Then adapt your next steps as things unfold. When you act, doors open. Chapter 5 has lots of ideas and tools to help you think outside your box.

## **6. Choose how you spend your time**

Think strategically about how you spend each day. Choose to do fewer things you don't like or enjoy and more things that make your heart sing. Whenever you can, don't say yes

when you want to say no. Say no and do what you want to do instead. Spend more time with the people you enjoy and less time with the people you don't.

## **7. Get going**

Get out of doors. Begin your day with a walk. Exercise for at least a few minutes every day. Go dancing. Make a garden. Adopt a pet. Travel around your town, state, and country—and, if you have the means and inclination, beyond.

## **8. Be connected**

Introvert or extrovert—it doesn't matter. Stay involved with your old friends. Reconnect with acquaintances from the past. Add new friends to your support network. Put forth the effort to meet new people. Get to know someone much younger than you. Spend time with someone much older than you. Write a letter. Send a thank you note.

## **9. Stay centered**

Turn off the gadgets. Turn down the volume. Try yoga. Meditate. Attend a house of worship. Purchase a bouquet of flowers for yourself. Get enough sleep. Eat well. Write a poem or paint a picture. Sing in the shower.

## **10. Expect the unexpected**

Your retirement may last 20 or more years. You don't have to accomplish everything you set out to do in the first year you're retired. Be flexible if what you try first doesn't work out to your satisfaction. Think back to all the changes that happened in your life between ages 20 and 40, or between 40 and 60. Some plans were fulfilled; others got diverted due to events you couldn't foresee. It's OK to take detours or explore by-ways that seem attractive as you transition through retirement. You can always come back to the familiar path if you want to. Do a reality check from time to time: Are you doing too much or not enough? Be flexible so you can adjust your sights when needed.

## **11. Keep talking**

Talk with your spouse, friends, and family about your retirement vision and your expectations for them. Mutually negotiate when priorities don't mesh. Speak up when you see a need to change course. Let others know when you need help. Tell key people what quality of life you want now and in the future and how they can help you get what you want. Chapter 2 has more tips on how to manage your relationships as they change during retirement.

## **12. Get organized**

Different people have differing ideas of what "being organized" means. It can range from just this side of hoarding to picky neat-nik. Wherever your comfort zone lies within that