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Beyond the Finish Line: Finding Purpose in Retirement

True success in planning is not just about reaching your goal but preparing for what comes next.

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When working toward reaching a financial goal, it is often very easy to get lost in the numbers of it all and forget why we are pursuing these goals in the first place. Once the checklist is complete, many individuals may find themselves asking, "What's next for me?" – After you have successfully funded a goal, financial planning takes a shift from accumulation to focusing on designing a life that reflects who you are. This month's newsletter aims to provide insight into building a foundation of purpose and meaning for a fulfilling retirement.

Finding Purpose in Retirement

With the financial groundwork for a successful retirement laid out, a new horizon opens. Retirement isn't about stepping away from work; it's about stepping into a new chapter of life that is yours to define. Retirement is often initially exciting, as it is one of the few times in life when you are entirely free to pursue what you desire without work-related responsibilities. After this initial *tryout time*, some feel disenchanted after the honeymoon phase of retirement.

Feeling a loss of purpose once in retirement is not uncommon, and you are not alone, as we feel lost when our identities were tied to the work and accomplishments realized over the past several decades. It is essential to realize you are at a critical juncture, and a purposeful and fruitful retirement requires self-reflection. According to Terry Mitchell, a retired professor from the University of Washington, there are two questions you must ask yourself to find your purpose in retirement¹:

- **What brings me pleasure?**

Go back over your work and non-work activities for the past couple of years: accomplishments, projects that you looked forward to

working on, places you've visited, people you've met. Ask yourself and the people around you to make the list exhaustive.

- **What is meaningful to me?**

Take some time to reflect on what excites you and what challenges you may face. Think about activities that you admire and assess the skills and education required to pursue them. Compare these requirements with your current skills to identify any gaps you may need to address.

You might consider starting with a part-time commitment, such as joining a club, volunteering, or learning a new skill. Those who engage in this kind of reflection during retirement often find greater satisfaction in their lives.

Meaningful connections with others are also important. Reflect on the people who matter to you and consider how you can connect with them in meaningful ways while keeping in mind that meaningful reflection takes time and effort, so be patient with yourself as you navigate this process.

Supporting Your Purpose

With your purpose as your compass, the journey through retirement can be rich and meaningful, especially when supported by habits that nurture your well-being. Making the most of your retirement helps you build a lifestyle that supports your sense of purpose. Below are several recommended key practices along with some examples of building a healthy lifestyle:

- **Create structure through routines** – As Martin Braddock once said, “Life is a series of habits”.² Having daily, weekly, and monthly commitments provides structure to a retiree's life, now that they no longer have the built-in structure of work.
 - Daily Routines - morning and night routines to begin and end the day, taking a walk around your neighborhood, or learning to cook healthy meals with your spouse.
 - Weekly Routines – Grilling on Saturdays, attending church or clubs, weekly time with grandkids, and house maintenance.
 - Monthly/Annual – Hosting/attending family gatherings, annual vacations and traveling.
- **Set new goals** - Establishing a well-thought-out goal can deepen one's sense of purpose and increase one's drive to work toward something. A successful goal should follow the “S.M.A.R.T.” guideline:
 - *Specific* – write out exactly what you want accomplished and what needs to be done to achieve it.
 - *Measurable* – Putting your goals in a quantifiable manner makes it easier to track your goals and know whether you're on track or falling behind.
 - *Attainable* – Goals should be challenging but trying to bite more than you can chew is setting yourself up for failure.

- *Relevant* – This is the “why” of the goal. Understand the meaning behind this goal and why you are setting it in the first place.
- *Time-Bound* – Parkinson’s law states that you will stretch out the completion of tasks to the time available to complete them. Setting deadlines for yourself keeps you honest and ensures your dreams aren’t distant fantasies.

Example goal - I will cook healthy lunches and dinners at home for my spouse and I, five days a week for the next eight weeks. I will plan our meals every Sunday, shop accordingly, and dedicate up to 90 minutes each day to preparing the meals. This goal supports our health and wellness and will be reviewed after eight weeks to assess how it's going.

- **Communicate with your spouse or partner** – Once retired, you spend a lot more time with your significant other. This transition requires discussion and planning to figure out how to navigate retirement together. Some considerations to discuss between you and your spouse are the following:
 - How much time will you spend together vs. doing solo activities?
 - What will our roles and responsibilities around the house look like?
- **Stay physically active** – Health is your number one “asset.” Engaging in healthy habits can improve your quality of life and prolong the retirement that you worked so hard for.
 - Eating healthy meals, exercising regularly, and sleeping enough are the foundations of a healthy body and mind.
 - Consider working with a personal trainer, treating the costs as an investment in your health.
- **Be social** - According to Kara Garvin, a writer for the University of Michigan, about one-third of retirees report feeling lonely at some point.³ Social interaction is critical for all people. Dr. W. Jeremie Ouedraogo, a Chartered Financial Consultant® and doctorate in intercultural studies, reinforces this idea by stating, “[O]ur drive, aspirations, vitality, and sense of purpose are intricately linked to our relationships and connections with others. Without these human interactions, life can feel devoid of meaning and fulfillment.”⁴
 - Seeking interaction through clubs, church, volunteering, online groups, family members, and pets is a great starting point for establishing your social circle.
- **Keep learning** - Exploring new interests stimulates your mind and synergizes very well with goal setting, as it provides a sense of fulfillment and accomplishment.
 - Attend local or online classes, read a book, or learn a new language. We live in a time where there are unlimited

resources for free public access online, making the possibilities endless.

Closing thoughts

By combining purpose with intentional habits, you can build a retirement that's deeply satisfying on every level. Retirement is an achievement worthy of pride, but the real value lies in what comes after the goal is met. Financial planning doesn't end at the finish line; it evolves. As we've explored, this next phase of life requires both reflection and action. When redefining your life in retirement, the key is to stay intentional. Purpose is what gives financial security its deepest meaning. The journey doesn't end with reaching your goal; it begins anew with the opportunity to live with greater clarity, fulfillment, and alignment. Let your next chapter be guided not just by the numbers, but by what truly matters to you.

All the best,

The McIlrath & Eck Team

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“According to my itemized cost analysis and fiduciary forecast, if expenditures continue to outpace earnings, insolvency is a foregone conclusion. My advice is, sell the cats.”



thank you!

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