

A sound retirement strategy isn't just dollars and cents. It's also important to identify what energizes you. As someone who's looking for leisure in retirement, this three-step worksheet can help you map out a plan to make your next stage your best stage.

1 Prioritize your interests.

You may be looking forward to unscheduled days, but you haven't thought about how you'll actually spend your time. Take a moment to dream.

What activities recharge you, including the ones you've always longed to do but haven't had time to pursue because of work? Maybe you want to practice meditation, learn to repair a bike or take up the guitar. It's your time to do what you want, when you want.

Now review your list and circle the top three activities that will help you live your best life. Don't worry, your choices aren't set in stone. You can always revisit this list and change your mind.

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2 State your intent.

Adults frequently ask children, "What do you want to be when you grow up?"

It may seem strange to ask yourself this question when ending your career, but if you can get past the unconventional timing, you'll find it's a powerful way to approach this next chapter of your life. So ask yourself today, "What (or who) do you want to be when you retire?"

It's common to have multiple visions of your future self, but have you considered why? What is it about this future self that you're drawn to? The answer will help you shape your days.

33%

One in three workers expect to retire at 70 or beyond or not at all.¹

\$3,082

The average spending on entertainment among adults aged 55 and older.²

Will your budget work for the leisurely life you have planned?

¹ 2023 Retirement Confidence Survey, Employee Benefit Research Institute (EBRI), https://www.ebri.org/docs/default-source/rcs/2023-rcs/rcs_23-fs-2.pdf?sfvrsn=708d392f_4

² Consumer Expenditure Surveys, U.S. Bureau of Labor Statistics, 2022. <https://www.bls.gov/cex/tables/calendar-year/mean-item-share-average-standard-error/reference-person-age-splits-2022.pdf>

3 Develop a realistic picture

Now it's time to match your retirement vision with your actual circumstances. Ask yourself these questions:

Who do you plan to share your retirement with?

Where do you plan to live?

Does pursuing any of your interests require taking classes or traveling?

How do you plan to stay physically and socially active?

These questions are just a starting point, but your answers will guide you as you move to the next step – building a financial plan to help you live your best life. Our worksheet, **"Financial strategy for retiring better"** can help you start. Once you've completed it, share it with your financial professional, who can help answer questions and start you down the path to a better retirement.

Financial strategy for retiring better

Your retirement shouldn't be left to chance. Now that you've identified what will help make your next life your best life, it's time to draft an income strategy that will allow you to pursue your dream.

Use this worksheet to identify and estimate your monthly essential and lifestyle expenses. If adjustments need to be made, your financial professional can help.

Essential expenses		Lifestyle expenses	
Shelter	_____	Dining	_____
Utilities	_____	Clothing	_____
Transportation	_____	Travel & vacation	_____
Groceries	_____	Entertainment	_____
Insurance (life & health)	_____	Hobbies	_____
Income taxes	_____	Charitable giving	_____
Other	_____	Other	_____
Total monthly essential expenses	A. _____	Total monthly lifestyle expenses	B. _____
Estimated total monthly retirement expenses (A + B)		C. _____	

Expected sources of retirement income	Monthly Social Security benefit	Monthly pension benefit and/or other source
Income amount	D. _____	E. _____
Estimated total monthly retirement income (D+E)		F. _____

Estimated total monthly retirement income minus estimated total monthly retirement expenses (F-C):

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