

Your Retirement, Your Way
10 Keys to Creating
Meaning, Finding
Purpose, and Setting
Goals for the Newly
Retired



What If Everything You've Been Told About Retirement Is Wrong?

For decades, we've been sold a vision of retirement as an endless vacation—a time to kick back, relax, and finally stop working. But what if that's not the secret to happiness? What if retirement isn't the finish line at all, but rather your chance to start your most meaningful chapter? A season filled with purpose, growth, connection, and joy that surpasses anything you've experienced before. Today, we're going to challenge the old assumptions and explore a revolutionary approach to designing your next chapter—one that goes far beyond financial planning.



Welcome to Your Next Chapter

01

Challenge Assumptions

Question the retirement myths that lead to emptiness and drift

03

Design Your Vision

Create an actionable plan for your most meaningful season yet

02

Discover Keys

Explore 10 proven pathways to purpose and fulfillment

04

Take Action

Choose your priorities and start living intentionally today

This session is based on insights from *Afterwork: An Honest Discussion about the Retirement Lie and How to Live a Future Worthy of Dreams* Paperback – May 2, 2023 by Joel Malick (Author), Alex Lippert (Author), Dean Merrill, a framework for redefining retirement from a period of leisure and withdrawal to a season of purpose, growth, and genuine joy.

The Retirement Lie We've All Been Sold

We've been promised that an "uber-comfortable, vacation-minded retirement" is the ultimate reward for a lifetime of hard work. Endless golf rounds, tropical cruises, and days without obligation sound perfect, don't they?

But here's the uncomfortable truth: this vision often leads to drift, emptiness, and profound disillusionment. Without purpose and structure, the dream retirement can quickly become a nightmare of isolation and irrelevance.

The research is clear—retirees who embrace this passive approach often experience declining health, weakening relationships, and a gnawing sense that something essential is missing from their lives.



Two Retirements, One Choice

Meet Sarah

At 85, Sarah teaches Tai Chi three mornings a week at the community center. She volunteers at the local food bank every Thursday and mentors young entrepreneurs through SCORE. Her calendar is full. Her eyes sparkle. She wakes up excited about her day and goes to bed satisfied, knowing she made a difference. Sarah is thriving—connected, purposeful, and more alive than ever.

Meet Robert

Robert, also 85, spends most days alone in his recliner, cycling through cable news channels. His retirement started with travel plans, but those faded years ago. He sees his kids twice a year if he's lucky. The phone rarely rings. The days blur together in a haze of routine and regret. Robert is merely existing—isolated, purposeless, watching life pass by.

Same stage of life. Same resources. Completely different outcomes. The difference? Intentional choices about purpose, connection, and meaning.



You're Not
Retired—You're
Repurposed

The 10 Keys to a Meaningful Retirement



Purpose



Calendar



Movement



Reflection



Faith



Connection



Learning



Self-Awareness



Generosity



Awe & Gratitude

Key #1: Purpose — Define Your "Why" for This Next Season

Purpose isn't something you stumble upon—it's something you deliberately design. In this new season, you have the freedom to choose what matters most and the time to pursue it wholeheartedly.

Your purpose doesn't need to be grand or world-changing. It simply needs to be meaningful to you. Maybe it's being the best grandparent possible. Perhaps it's preserving family stories, advocating for a cause, or using your professional expertise to help others.

The key is finding something that makes you excited to wake up each morning—a "why" that pulls you forward with energy and anticipation.



Your Challenge

What cause, relationship, or legacy would excite you to wake up every day? Write down three possibilities this week.


Key #2: Calendar — Design Your Life with Structure and Intention

"If I were on my deathbed, would I be proud of how I spent this week?"

Freedom without structure often leads to aimlessness. The most fulfilled retirees don't just let their days unfold randomly—they intentionally design their calendars around what truly matters.

This doesn't mean filling every hour with obligations. It means being purposeful about how you spend your irreplaceable time. Block out periods for deep relationships, meaningful service, personal growth, and yes, rest and recreation too.

1	2	3
<div>Morning Rituals</div> <div>Start your day with activities that energize and center you—exercise, meditation, reading, or a nutritious breakfast</div>	<div>Priority Blocks</div> <div>Schedule your most important activities first—volunteering, time with loved ones, creative projects</div>	<div>Margin Spaces</div> <div>Leave room for spontaneity, rest, and the unexpected opportunities that make life rich</div>

 Your Challenge

Block time this week for what matters most—relationships, service, learning. Treat these appointments as sacred as any doctor's visit.

Key #3: Movement — Move Your Body to Move Your Soul

"You don't stop moving because you get old—you get old because you stop moving."

Physical movement isn't just about health—it's about vitality, independence, and mental clarity. When you move your body, you boost your mood, sharpen your mind, and maintain the energy needed to pursue your purpose.

The best exercise is the one you'll actually do. Forget the gym if you hate it.

Instead, choose activities that bring you joy: morning walks in nature, dancing to your favorite music, gardening, swimming, yoga, or playing with grandchildren.

Movement keeps you engaged with life, builds social connections, and quite literally keeps you moving toward your dreams.

Your Challenge

Choose one activity you genuinely enjoy—walks, gardening, dancing, cycling—and commit to doing it at least four times this week.

Key #4: Reflection — Journal and Cultivate Self–Awareness



Create Space for Wisdom

Reflection transforms experience into wisdom, helping you understand what truly matters

"You don't need all the answers—you just need space to ask the right questions."

Journaling isn't about perfect prose or daily discipline—it's about creating space to process your thoughts, celebrate wins, learn from challenges, and clarify what you're discovering about yourself in this new season.

Try these prompts: What brought me joy today? What drained my energy? What am I learning about myself? What do I want more of in my life? What's one thing I'm grateful for?



Ask Better Questions

The quality of your life depends on the quality of questions you ask yourself

Your Challenge

Start a daily or weekly journaling practice. Spend just 10 minutes reflecting on what you're learning about yourself and this season.

Key #5: Faith — Anchor in Something Bigger Than Yourself

Retirement can trigger a spiritual crisis—suddenly you're not defined by your career, your productivity, or your earning power. Who are you when the titles fall away? What gives your life ultimate meaning?

This is precisely why faith becomes so vital in retirement. Whether you're deepening an existing spiritual practice or exploring new questions, anchoring yourself in something transcendent provides perspective, peace, and purpose that material comfort never can.

"The more you consume, the hungrier the happiness monster becomes." But faith satisfies in ways that consumption never will.

Faith isn't just about religious services—it's about prayer, meditation, Scripture reading, spiritual community, and acts of service that connect you to something larger than your individual concerns.

Your Challenge

Reinvest in your spiritual life this month. Attend services, establish a prayer or meditation practice, join a faith community, or serve others with no expectation of reward.



Key #6: Connection — Build and Deepen Relationships

The #1 predictor of happiness is the
quality of your relationships

Harvard's longest-running study on happiness reveals a stunning truth: close relationships, more than money or fame, keep people happy throughout their lives. The people who were most satisfied in their relationships at age 50 were the healthiest at age 80.

Yet retirement can strain relationships. You're around your spouse more. Friends from work drift away. Adult children have their own busy lives. If you're not intentional, loneliness can creep in.

Building Connection in Retirement

Deepen Marriage

Schedule weekly date nights, take up new hobbies together, have honest conversations about this transition, and rediscover why you fell in love

Nurture Friendships

Don't wait for others to reach out—be proactive. Schedule regular coffee dates, join clubs, invite people over, and show up consistently

Invest in Family

Be present with grandchildren, support your adult children without meddling, create traditions, and become the family historian

Build Community

Join groups centered on your interests—book clubs, volunteer organizations, faith communities, hobby groups, or fitness classes

Your Challenge

Who do you want to spend more time with? Choose three people and schedule specific times to connect with them this month. Put it on the calendar now.

Key #7: Learning — Stay Curious and Mentally Sharp

| "The path to purpose is paved with curiosity."

Your brain is remarkably plastic—it can grow and form new connections well into your 80s and beyond. But like a muscle, it needs regular exercise. The moment you stop learning, you start declining.

Lifelong learning keeps you mentally sharp, opens new opportunities for connection, and helps you stay relevant in a rapidly changing world. It gives you fascinating things to talk about and think about.

The beauty of retirement is that you can finally learn for the pure joy of it—not for career advancement or grades, but simply because something fascinates you.



→ Take a class at your local community college or online platform

→ Learn a new language using apps or conversation groups

→ Master a musical instrument or pick up painting or photography

→ Teach others what you know—teaching is one of the best ways to deepen your own understanding

📌 Your Challenge

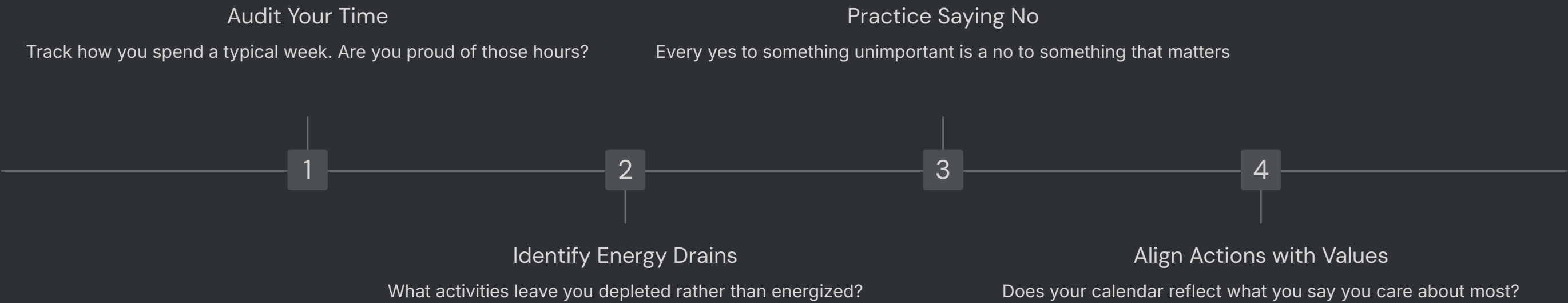
Take a class, read a book outside your normal genre, or teach something you know to someone who wants to learn. Choose one this week.

Key #8: Self-Awareness — Let Go of Distractions and Focus on What Matters

"Don't let the urgent crowd out the important."

Retirement gives you the precious gift of time—but it also exposes how easily that time can slip away. Without the structure of work, it's surprisingly easy to fill your days with busywork, mindless entertainment, and activities that don't align with your values.

Self-awareness means regularly examining your life and asking hard questions: Are my daily habits adding meaning or just filling time? Am I saying yes to too many things and no to what really matters? What distractions am I using to avoid difficult emotions or hard truths?



Your Challenge

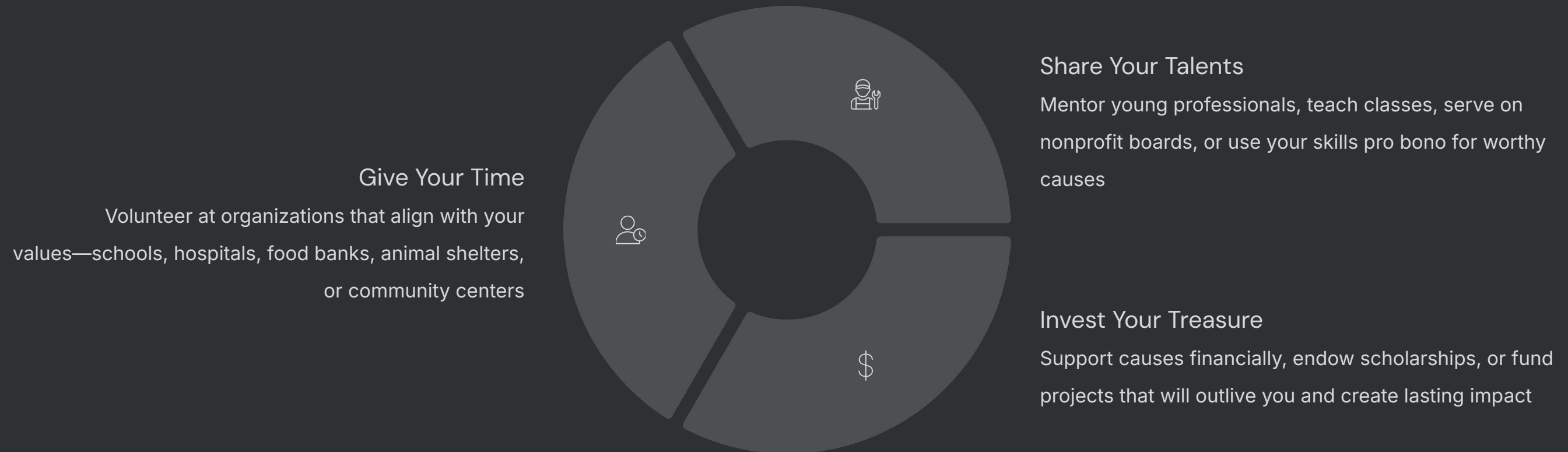
Audit your habits this week. Track your time for three days, then ask: Are these activities adding meaning or draining my precious time?



Key #9: Generosity — Find Joy in Giving Time, Talent,
and Treasure

Your legacy won't be what you kept, but
what you gave away

The Three Dimensions of Generosity



Generosity is paradoxical—the more you give, the more you receive. Studies consistently show that generous people report higher levels of happiness, life satisfaction, and sense of purpose. When you give, you're not just helping others—you're discovering profound joy yourself.

Retirement finally gives you the time to be as generous as you've always wanted to be. You have decades of expertise, wisdom, and resources that can transform lives. Don't hoard these gifts—share them freely.

Your Challenge

Volunteer, mentor someone in your former field, or support a cause that matters deeply to you. Take one concrete action this week.

Key #10: Awe & Gratitude — Cultivate Wonder and Contentment

The Power of Awe

Awe—that sense of wonder when confronting something vast and beautiful—literally changes your brain chemistry. It makes you feel connected to something larger, reduces stress, and increases life satisfaction.

Seek awe regularly: watch sunrises, visit museums, listen to moving music, explore nature, stargaze, or witness acts of extraordinary kindness.

"Appreciate what you have, and the rest takes care of itself."

The Practice of Gratitude

Gratitude is the antidote to the endless craving for more. When you regularly acknowledge what you have, you short-circuit the comparison trap and discover contentment.

Research shows that people who keep gratitude journals are more optimistic, exercise more, have fewer health complaints, and feel better about their lives.

Your Challenge

Write down three things you're grateful for every night this week. Be specific. Notice how this simple practice shifts your perspective.



Putting It All Together

These ten keys aren't a checklist to complete—they're a menu of possibilities for designing your most meaningful chapter. You don't need to master all ten simultaneously. The question is: which ones matter most to you right now?

Some people need to start with movement to reclaim their physical vitality. Others need to begin with purpose to give their days direction. Still others need connection most urgently to combat loneliness.

The keys work synergistically. When you add purpose, you're more motivated to move. When you practice gratitude, you're more generous. When you reflect, you gain self-awareness. Each key unlocks doors to the others.

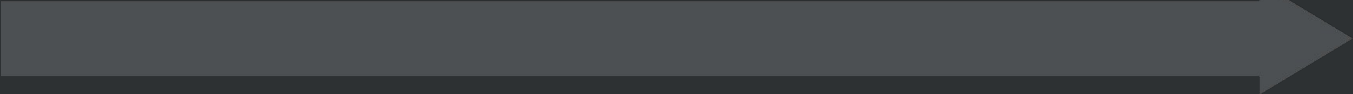
The 10 Keys at a Glance

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Purpose	2Calendar	3Movement
Define your "why" for this season	Design your life with intention	Move your body to move your soul
0	0	
4Reflection	5Faith	
Journal and cultivate wisdom	Anchor in something transcendent	
01	0	0
Connection	2Learning	3Self-Awareness
Build and deepen relationships	Stay curious and mentally sharp	Focus on what truly matters
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4Generosity	5Awe & Gratitude	
Give your time, talent, and treasure	Cultivate wonder and contentment	

Creating Your Retirement Vision

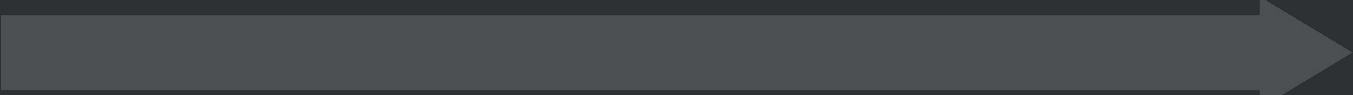
Now comes the most important part: translating these ideas into your unique vision for retirement. This isn't about creating a rigid plan—it's about establishing a compass that points you toward the life you want to live.

A meaningful retirement doesn't happen by accident. It happens when you make intentional choices aligned with your deepest values and aspirations. It happens when you choose growth over comfort, connection over isolation, and purpose over drift.



Reflect on Your Current Reality

Where are you now? What's working? What's missing? Be brutally honest.



Choose Your Focus Areas

Which 3-4 keys resonate most deeply right now? You can't do everything at once.



Define Success

What would a purposeful week look like? A fulfilling year? Your best retirement?



Take First Steps

What specific actions will you take this week? This month? Make them concrete and achievable.

Reflection Questions for Your Journey

Purpose & Meaning

- What cause or legacy excites me to wake up every day?
- What do I want to be known for in this season?
- When I look back in 10 years, what will I be proud of?

Time & Priorities

- What does a purposeful week look like for me?
- Am I spending time on what I say matters most?
- What do I need to say no to in order to say yes to what matters?

Relationships & Connection

- Which relationships do I want to deepen?
- Where do I need to be more intentional about staying connected?
- How can I create more meaningful moments with people I love?

Growth & Contribution

- What do I want to learn in this season?
- How can I use my expertise to serve others?
- What brings me the deepest sense of fulfillment?



Your Quarterly Focus Plan

Don't try to tackle everything at once. Instead, choose 3-4 keys to focus on this quarter. As you build momentum in these areas, you can gradually incorporate others.

<div>Quarter 1</div> <div>Foundation Building</div> <ul style="list-style-type: none">Establish daily movement routineBegin gratitude practiceAudit time and priorities	<div>Quarter 2</div> <div>Deepening Practices</div> <ul style="list-style-type: none">Clarify purpose statementStrengthen key relationshipsStart learning project
<div>Quarter 3</div> <div>Expanding Impact</div> <ul style="list-style-type: none">Launch generosity initiativeDeepen spiritual practiceMentor or teach others	<div>Quarter 4</div> <div>Integration & Refinement</div> <ul style="list-style-type: none">Reflect on year's growthAdjust and refine practicesPlan for year ahead

Common Obstacles and How to Overcome Them

Obstacle: "I'm Too Old to Change"

Reality: Research proves that people can change at any age. Your brain remains plastic, your habits can shift, and your capacity for growth never expires. Small consistent changes compound into transformation.

Obstacle: "I Don't Know Where to Start"

Solution: Start small. Choose one key that resonates most. Take one tiny action today. Progress comes from consistent small steps, not giant leaps.

Obstacle: "My Health Limits What I Can Do"

Reframe: Work within your constraints. Adapt the keys to your situation. Purpose, gratitude, connection, and reflection require no physical fitness—yet they're transformative.

Obstacle: "I'm Afraid of Wasting My Remaining Time"

Truth: The only way to waste time is to spend it drifting without intention. When you live purposefully—even imperfectly—you're honoring the gift of each day.

The Power of Community



You don't have to navigate this transition alone. In fact, you shouldn't. The most successful retirees surround themselves with others who are also committed to living purposefully.

Consider forming or joining a retirement purpose group—a small circle of peers who meet regularly to encourage each other, share challenges and victories, and hold each other accountable to living intentionally.

Share this framework with your spouse, close friends, or adult children.

When the people around you understand your vision, they can support you in achieving it. They might even join you on the journey.

Your Next Steps: This Week

1 Reflect and Choose

Review the 10 keys and identify which 3-4 resonate most deeply with your current needs and desires

3 Take One Action

Choose one concrete action from your focus areas and do it this week. Schedule it. Tell someone about it. Make it happen.

2 Write Your Vision

Complete this sentence: "A purposeful week for me includes..." Be specific about activities, relationships, and priorities

4 Find Your People

Identify one person who would benefit from this conversation and share what you're learning. Better yet, invite them to join you on the journey.

Resources for Your Journey



Reading

Dive deeper into *Afterwork* for comprehensive guidance on redefining retirement. Explore books on purpose, longevity, and life design.



Community

Join local or online groups focused on purposeful retirement. Seek out communities of lifelong learners and active volunteers.



Coaching

Consider working with a retirement life coach or transition specialist who can help you clarify your vision and create accountability.



Tools

Download worksheets, planning templates, and reflection guides to support your journey toward purposeful retirement.

Remember This Above All

Retirement isn't the finish line—it's your chance to start your most meaningful chapter. You're not winding down. You're gearing up for a season of purpose, growth, connection, and joy that can surpass anything you've experienced before.

You have more time, more wisdom, more resources, and more freedom than ever before. The question isn't whether you can create a meaningful retirement—it's whether you'll make the intentional choices required to do so.

The ten keys aren't burdens to bear—they're invitations to flourish. You don't need to be perfect. You just need to be purposeful.

Your Retirement, Your Way

May you find the courage to pursue purpose, the wisdom to focus on what matters, and the joy that comes from a life well-lived.

The journey begins now.

