

# **A Post-Career Planning Guide for the Nonfinancial Aspects of the Life You *Really* Want**

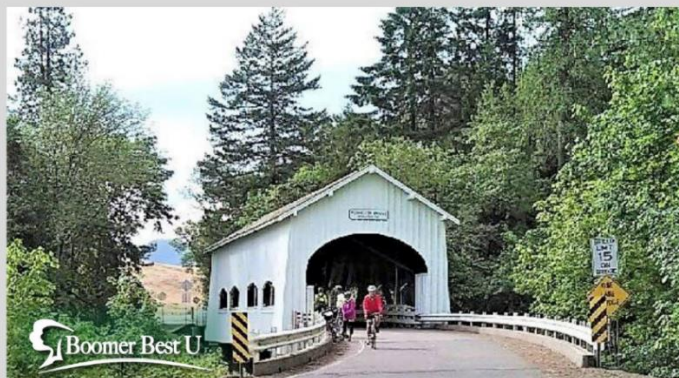


**Prepared by**

**Paula Marie Usrey, M.S., CPRC**

**Boomer Best U, LLC**

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## **A Post-Career Planning Guide for The Nonfinancial Aspects of The Life You *Really* Want**

### **Defining Traditional ‘Retirement’**

Before beginning an exploration of your next best life after retirement, it is important to think about what ‘retirement’ *doesn’t* mean in the 21<sup>st</sup> Century.

According to Cambridge Online Dictionary, when we retire, it means, “to leave your job or stop working because of having reached a particular age... or to stop working because of old age or ill health.”

### **Problems with the Traditional Definition of Retirement**

The outdated traditional definition has two problems. First, at what age *should* someone retire? Second, at what age does someone become too ‘old’ to work?

Today, we can expect to have many more post-career years than previous generations. We must appropriately plan for this new and exciting opportunity.

In 1935, when Social Security was first proposed, average life expectancy in the U.S. was only about 62 years. Today, the average life expectancy is closer to 79 years. Men who reach their 65<sup>th</sup> birthday have an average life expectancy of a little over 84 years, and women have a life expectancy of close to 87 years. According to the Social Security Administration, one in four people who reach their 65<sup>th</sup> birthday will likely live until at least 90 years old. In reality, we need to plan on living to 100; becoming a centurion is more common today than ever before.

Based on your current lifestyle, you can get an idea of how long you could live by using the <https://Livingto100.com> calculator. Based on current research, this calculator suggests I could live to 100 or a little bit beyond. If your results suggest less years than you expected, you can play with it a bit to see what kind of changes you might make to increase your health-span and longevity.

## **The Many Faces of ‘Retirement’ Today**

Because we are likely to live well past the traditional retirement age, this has some implications we’ve got to consider. First, many retirement-age individuals may *need* to keep working. Gone are the days of guaranteed pensions for the majority of workers.

Instead, employees are having to think ahead and make wise investments starting very early in their work years. Many of those nearing retirement age are now wishing they had saved more for those years that follow the end of their careers. In addition, the cost of medical care is increasing and can take a heavy toll on a fixed income in retirement.

Some employees who are near retirement may negotiate a gradual transition process out of the workforce or might negotiate contract work. Others may find part-time work to make ends meet or start their own businesses at some point. Adults 50+ are one of the fastest growing segments of entrepreneurs today.

Second, because we are living so much longer, some may want to work beyond the traditional retirement age because of some nonfinancial benefits related to working. Being part of an organization or work environment can provide us with a sense of belonging and identity. It can also give us a sense of purpose and structure.

Even though some people may want to work some extra years, approximately 44% end up ‘retiring’ before they plan on doing so. Some leave their jobs because of ill health, while others might get pushed out of their jobs to make room for younger workers (yes, ageism is alive and well today).

No longer are we living in a time when it is realistic to work hard, finish the course, and then hope for a few leisure years before shuffling off into the sunset. Today, we’ve got to consider our options and plan for the possibility of a very long life.

## **Preparation is Essential**

When most people think about retirement planning, they think about financial planning. Of course, it is essential to put a solid financial plan in place (something that most of us probably should have started much earlier in life). What many don’t consider is that planning for the nonfinancial aspects is also essential. Experts working in the retirement field generally suggest allowing at least two to three years for developing a plan for much of what retirement entails beyond financial considerations, yet most people spend more time planning their vacations than they spend planning the rest of their lives. Our focus is on the long game.

## **How to Use This Guide**

This guide is designed to help you start thinking about the kind of life you really want to live in the coming years. If you have a partner, it can be very useful to go through this guide together and talk about the issues that will affect both of you. If you are not in a committed relationship, discussing this guide with a close family member or friend might be helpful.

**Disclaimer:** *This guide cannot be used as a substitute for professional advice from your doctor, qualified financial advisors, legal experts, or mental health counselors. If you have concerns in any of these or other areas, talk with the appropriate professional.*

## Let's get started!

We'll start by giving you an opportunity to assess your current levels of life satisfaction as well as possible concerns you might have about retirement. Then you'll have an opportunity to consider what is most important to you now and in the future.

Next, we'll explore the phases of retirement, and finally we'll look at different disciplines that will help you live your best life now and in the future. Note: *You will not be able to complete the exercises in this guidebook in one setting. Take your time. Use it to your benefit.*

## Current Levels of Satisfaction

How would you rank your current level of satisfaction with each of the following life areas? Place an 'X' in the appropriate column for each life area description.

Life Area	Very Satisfied	Satisfied	Dissatisfied	Very Dissatisfied
Activities that provide a sense of accomplishment/satisfaction				
Emotional health (including maintaining a positive attitude)				
Sufficient mental stimulation / mental challenges				
A sense of purpose /meaning				
How your time is managed				
Physical well-being				
Relationship with significant other, if applicable				
Social network/friends outside of the workplace				
Relationship with children or other family members				
Relationship with the boss and co-workers				
Finances				
Spirituality				

**Use a separate sheet of paper or a personal journal to respond to each of the following questions:**

1. Are there aspects of your life that you find especially satisfying? If so, think about why these areas are especially satisfying.

2. If you indicated that you are dissatisfied or very dissatisfied with any area in your life, take time to write / and or discuss those areas that are not satisfying for you.
3. Ask yourself how long you have felt dissatisfied and why. Has something changed that has contributed to your sense of dissatisfaction?
4. Are there things within your control that you could change or modify to increase your satisfaction in one or more areas?

### **Concerns about Retirement**

When it comes to retirement, we are entering uncharted territory. Retirement for us is (or will likely be) a much different experience than it has been for previous generations. Because of a degree of uncertainty, it is normal to have some concerns or apprehension. Go with your gut on this exercise instead of over-thinking each of the following items:

Place an 'X' in front of any items that might be of concern when thinking about retirement.

\_\_\_ Outliving my *money*

\_\_\_ Outliving my *memory*

\_\_\_ Losing a loved one

\_\_\_ Losing my work identity

\_\_\_ Health/healthcare

\_\_\_ Staying connected

\_\_\_ Figuring out how to use my time

\_\_\_ Finding a new purpose or meaning for my life

\_\_\_ Feeling trapped because of demands others might place on me

\_\_\_ Natural changes due to aging

\_\_\_ Other \_\_\_\_\_

***Use a separate sheet of paper or a personal journal to respond to each of the following questions:***

1. Are any of the concerns you might have identified ones that you've thought about consistently over the past few months or more?
2. What experiences have you had or information have you read or heard about that might contribute to your feelings of concern for some of these areas?

3. What are some possible ways to plan for or address any concerns you have? (*Responses to this question may take time and some reflection.*)

### **What Matters Most?**

After spending most of our adult years in the workplace, it can be challenging to rediscover what really matters to us based on our core values and beliefs. To live our best life, it's important to carefully examine what that means to us as individuals.

This exercise will take some time. You may need to circle back and add to your thoughts over the next several days or even weeks.

***Use a separate sheet of paper or a personal journal to respond to each of the following questions:***

1. Identify some of your basic values? (For example, I personally value helping empower others to live their best lives. I also value opportunities to keep learning and growing.)
2. What is so important in your life that you would be willing to give up just about anything not to lose it?
3. Identify and describe the values and beliefs you think are important for a life well-lived?
4. How do these values and beliefs currently influence your attitudes/ feelings and behaviors?
5. Have you experienced anything in your work (current or past) that has felt inconsistent with your values or beliefs? If so, what?
6. How will you (or do you) live in retirement in ways that are consistent with what you value and believe?
7. Are there any changes you wish to make in your life that would better align your actions with your values and beliefs?

### **What Do You Want Your Post-Career Life to Look Like?**

For many of us, it may have been years (if ever) since we've had the luxury of choosing how we want to spend most of each day, week, month, and the coming years.

With retirement, we now have choices. That sounds easy, but when you've spent most of your life responding to the demands, priorities, and structures others have created, it's pretty easy to get disconnected from what really matters to you.

In his book, *Retirement Heaven or Hell: Which Will You Choose?* Mike Drak suggests that some people just want to be comfortable after they leave their careers. Others are more oriented toward continual growth and learning. There really is no right or wrong answer. It is likely your future will include leanings in both directions, however one may dominate. The one thing we do need to recognize, however, is that most post-career individuals who want to simply relax tend to get bored within about two years.

I believe that the Comfort or Growth leanings are two orientations that are important to understand as you consider your post-career life. Do you want to spend the years or decades post-career primarily relaxing, slowing down, living a bit more spontaneously? If so, you'll want to plan differently than if you see those potential bonus years as opportunities to keep learning and growing. To begin, what do you really want when you have the power to choose how to spend your time?

1. Do you tend to lean toward wanting to live spontaneously and have more opportunities to relax, and enjoy the years ahead? What do you envision doing?
2. Do you tend to lean toward continuous growth and learning? Do you want to keep exploring new possibilities? What do you envision doing?

### **The Retirement (Work-Optional) Transition Process**

Transition literature (including literature on retirement) strongly suggests there are distinct stages individuals typically navigate as they move toward a new life and identity.

First, individuals who are retiring usually experience a sense of loss when they leave their careers. Second, new retirees usually go through a period of uncertainty. During this period, the new retiree may feel lost or anxious.

The last stage is when the retiree enters a new life and eventually embraces a new identity as a retiree. However, sometimes it takes several months for the initial 'retirement honeymoon' to wear off. Once that initial 'honeymoon' period ends, some retirees find themselves re-entering the second stage of uncertainty.

If you have already gone through all the transition stages of leaving a fulltime career, you might want to reflect on the experience by completing this exercise.

***Use a separate sheet of paper or a personal journal to respond to each of the following questions:***

1. When you think of retiring, what are some possible losses you might (*or did*) experience such as identity/ status, meaningful work, co-workers/relationships, health care, recognized accomplishments, structure, financial benefits, etc.?

2. What are some ways you might manage the sense of uncertainty that new retirees often experience? How do you think it will affect you emotionally? How do you think it will affect others around you?
3. Think about some other major life transitions you've experienced (divorce, losing someone important, moving, changing jobs, etc.) and consider what you learned about yourself from those experiences that you can apply to your retirement transition. (*Consider the strengths and abilities you developed.*)
4. When you think of retiring, what are some things you anticipate gaining (e.g., independence, flexibility, opportunities to pursue new interests, more time to do things that really matter, etc.)?

***As you answer the following questions (using a separate sheet of paper or a personal journal), try to recall specific examples:***

1. When do you feel your happiest or most positive? What are you doing? Describe where you are and any other people who might be involved.
2. What types of activities energize you?
3. What types of activities drain you?
4. What are some creative, physical, social, or mentally stimulating activities that you're curious about or might want to explore?
5. What would a typical "ideal" retirement week (structure) look like for you? Describe in as much detail how you will spend each day in a week doing what you think would help create your best life in retirement. What kinds of daily routines will you have (e.g., when you'd like to go to bed, get up, do any reading, getting exercise, connecting with others, etc.)?
6. What are some ways you can cultivate and maintain a positive attitude towards aging?
7. What do you currently believe are some of the most important priorities or activities you want to focus on during your retirement years?



8. If you had 12-18 months left to live, would any of your retirement activities change? Describe what you'd like to accomplish in your final years.

### What Kinds of Connections are Most Important to You?

*Use a separate piece of paper or a personal journal to respond to each of the following questions:*

1. Consider what types of social interactions you enjoy most. Do you like small, intimate settings or do you tend to enjoy social settings that involve a lot of people?
2. When around a lot of social activity, are you more likely to feel energized or drained?
3. Do you enjoy getting together with one or two people or a large group of people?
4. Describe what you think makes a close relationship or a good friend. This could include the different levels of disclosure you share with a given individual such as surface-level friends (you exchange pleasantries), or social-level friends (you may do activities together and share some common experiences that you discuss), or intimate friends (friends with whom you can share your heart and soul without judgment).

It is common to have different types of friendships. We may have several surface-level friendships and social friendships, but most of us only have a few 'heart and soul' intimate friends. The most intimate people in your life could include partners, spouses, long-time friends, siblings, or other family members.

Think about the people in your life. These people could be co-workers, neighbors, family members, partners, people you see regularly when you are out in the community, or volunteers. List some of these people you usually see or stay in touch with on a regular basis (e.g. daily, weekly, monthly, etc.).

On a scale of 1-5, how would you rate these individuals as personally close to you (1 being a surface-level relationship and 5 being a 'heart and soul' relationship):

Name	Closeness (1-5)

1. Do you have different types of connections in your life?
2. Do you have some social and some ‘heart and soul’ people in your life?
3. Are there some connections you are missing or need in your life that you don’t have? If so, what are some ways you can cultivate these needed connections? Brainstorm at least three ideas for developing new connections (this could include inviting people for a meal or activity, joining a group or cause, taking the initiative to contact someone you haven’t heard from for a while, etc.).

### **Mental / Personal Engagement**

*Use a separate sheet of paper or a personal journal to respond to each of the following questions:*

1. What new (or renewed) activities interest you? Examples might include: Writing, art, music, sports, computers, dancing, playing board games, gardening, traveling or exploring new areas, learning a new language, spending more time with family, thrill seeking, or having new experiences, etc.
2. Identify one or more activities that would mentally challenge you such as learning sign language or gaining skill in an area outside of your life experience (e.g., learning how to develop a website or do home repairs, etc.).
3. Do you plan to work at least part-time during retirement (including working for yourself)? If so, what do you imagine yourself doing?
4. Do you have certain things you keep on your ‘bucket list’ (things you want to do before you leave this world)?

### **Healthy Living**

On a scale of 1 to 5 (1 is poor and 5 is excellent) rate how well you feel you are practicing good habits in each of the following areas:

\_\_\_\_ Healthy diet (appropriate portions, limited process foods, sufficient fruits, vegetables, nuts, whole grains, etc.)

\_\_\_\_ Sufficient intake of water

\_\_\_\_ Tobacco use

\_\_\_\_ Alcohol

- \_\_\_ Weight management
- \_\_\_ Routine medical examinations (doctor, dentist, etc.)
- \_\_\_ Routine strength exercises
- \_\_\_ Routine stretching
- \_\_\_ Routine balance work
- \_\_\_ Routine cardio workouts (as approved by your doctor)
- \_\_\_ Regular, sufficient, restful sleep
- \_\_\_ Regular meditation or other stress management activities as appropriate

1. Are there any new health-related opportunities you want to take advantage of in retirement such as taking a healthy cooking class, joining a walking group, etc.? List some of them:
  
2. Do you have any health concerns as you look ahead to retirement?
  
3. If you do have any health-related concerns, what steps have you (or will you) take to monitor/manage these concerns?
  
4. Are there some areas of your retirement life that you would like to continuously improve or manage (e.g., certain activities, exercise, social engagements, personal development, etc.)? If so, you may wish to use a measurable action plan.

A measurable action plan is different than simply writing goals or creating a to-do list. A measurable action plan identifies a range of performance. By doing this, we can not only track our progress, we avoid the ‘succeed or fail’ mindset. If we break a goal (like improving our overall exercise quality and amount) down into specific measurable aspects, then we can see what we are doing well and where we can improve.

Here’s an example:

Focus: Increasing Exercise Quality and Amount	Achieving	Maintaining	Struggling
Strength training per week	60+ minutes	30-59 minutes	<30 minutes
Distance walking per week	15+ miles	10-14.99 miles	<10 miles
Time working on balance per week			
Time working on flexibility per week			
Cups of water consumed each week			
Percent of meals that qualify as healthy each week			

## **Location, Location, Location!**

While many people believe they would like to age in place, others find it more practical or desirable to move. Common considerations before moving often include:

- Cost of Living
  - Aging-friendly home (one-story, easy to maintain, easy access, etc.)
  - Proximity to family
  - Environment (including climate, size and type of community, etc.)
  - Availability of Healthcare
  - Recreational and Enrichment Opportunities (including life-long learning opportunities)
  - Public Transportation (anticipating potential future need)
  - Aging-friendliness (sufficient support, services, and connections)
1. If you are thinking about a potential move, what are some of the most important considerations for you?
  2. Analyze your current living situation based on the considerations you identified as most important.
  3. If your current living situation isn't ideal, start working on identifying an area that would more closely meet your needs.

## **Passive Income Needs**

Before you set a date to retire, you might want to carefully review your finances. Hopefully, your actual financial retirement planning has been something you have been working on for several years.

The following is just a partial check-list. Nothing in this guidebook is a substitute for professional advice that you should receive from a qualified financial advisor. Speak with a qualified professional financial advisor if you need financial advice.

\_\_\_ Do you know how much money you currently spend each month? (*I personally created a spread sheet and tracked every cent I spent for an entire year before I actually retired.*)

\_\_\_ Do you have an idea of how much money you will need to have set aside for emergencies?

\_\_\_ Do you still have a mortgage or other significant debts?

\_\_\_ Do you have an idea of how long you could potentially live?

\_\_\_ Do you know how much passive income you can count on after retirement (pensions, Social Security, other investments, etc.)?

\_\_\_ Are you anticipating other passive income such as royalties from creative works, rental income, etc.?

\_\_\_ Do you plan to work at least part-time after retirement?

### **Communicating Dreams, Hopes, and Expectations**

If you live with a spouse or partner, I strongly suggest you discuss your retirement hopes, dreams, and plans before acting on them. When living with someone else, both of your lives will be affected by your plans. If you don't want to be pulled in several different directions by the wants and desires of others, I'd suggest talking with family members as well.

It's pretty common to simply need time to explore or "try on" what you might really want in retirement. Letting your loved ones know you are taking time to explore your options before committing to anything can give you needed space.

*If you are living with someone else prior to leaving your fulltime career, what are some things you might want to discuss?*

- Your dreams and hopes for the future that include both of you
- Your dreams and hopes for the future that don't directly involve your partner
- Your partner's dreams for the future
- How household chores will be divided
- Any changes in finances after you leave your career that need to be discussed
- Anxiety that you and/ or your partner may experience as you prepare to retire
- Any boundaries that you want to establish to protect some "me" time or space to figure out what you want from your new life
- What you might need or want in terms of support from each other
- Other

### **Attitude about Retirement and Aging**

Some of the best research available suggests that how we view aging (and our retirement years) will have a bigger impact on our health, life satisfaction, and longevity than about anything else.

1. Do you look forward to or dread getting older as you move through the years ahead?
2. Do you believe you will be able to develop a sense of purpose in the coming years (if you don't already have one)?
3. How do you feel about older people in general?
4. Do you know older people you admire and see as role models?

5. If you are uncomfortable about the reality of getting older, feel like you might struggle to develop a sense of purpose, don't have a positive view of older people in general, or don't have some positive role models, what are some action steps you can take to start developing a positive view of aging?

### **Your Legacy: Financial and Personal**

*Use a separate sheet of paper or a personal journal to respond to each of the following questions:*

1. As appropriate, have you created a financial plan for yourself or for others (including creating a will)?
2. Are there people in your life with whom you need to discuss your retirement plans? If so, list:
3. Have you shared verbally or have you written down information about your life that you would like some family members to know about? For example:
  - What are some of your most important values and beliefs and from where did they come?
  - What are some valuable insights you gained throughout your life?
  - What experiences are you most grateful for?
  - What were some of the biggest challenges you faced and what did you learn from them?
  - What accomplishments make you most proud?
  - What do you want loved ones to remember about you?

### **Personal Goals and Action Steps**

*Use a separate sheet of paper or a personal journal to respond to each of the following questions:*

1. If in a relationship, what are some important values, beliefs, attitudes, and behaviors that you share with your significant other?
2. If in a relationship, what are some ways you provide and receive encouragement to follow your individual dreams?
3. If in a relationship, what are some examples of together and individual goals or aspirations?

4. Is some type of spiritual/religious connection important to you? If so, do you routinely spend some time participating in spiritual/religious activities (this could include reflection, meditation, prayer, etc.)?
5. Can you identify people (past or present) who have modeled a life that you admire? What values, attitudes, beliefs, or behaviors did these people demonstrate?
6. Are there specific visual images that come to mind when you think about your best life in retirement? If so, describe what you see, where you are, how you feel, and what you are doing. *Note: You might also consider collecting images from magazines or other sources that you can add to your journal that help you 'see' your ideal self and your ideal life.*
7. When you think about your life so far, have there been consistent dreams that you would like to explore to a greater extent in retirement?
8. When you think about things in life you value most, how would you describe a purposeful or meaningful retirement?
9. Identify some important retirement-based goals that you can start working on immediately?
10. As you think about your values, consider at least one of the following areas related to a fulfilling retirement and then identify at least one action step you can take now to enhance the area(s) you have selected:
  - Positive attitude / mental health
  - Mental stimulation
  - Physical health
  - Personal engagement
  - Relationships
  - Meaningful activities / a sense of purpose
  - Personal accomplishments/goals
  - Spiritual well-being
  - Legacy
  - finances (including part-time work)
  - Other\_\_\_\_\_

Describe your action step(s):

Option: Consider developing a measurable action plan for the area or areas you identified.

Example: Positive attitude

<b>Behaviors that may contribute to a positive attitude</b>	Achieving	Maintaining	Struggling
Exercise	Walk 15-30 min. each day	Walk 15-30 minutes 4-5 times during week	Walk less than 15 minutes per day and/ or less than 4 days per week
Spend time with positive people	Interact with two positive people during the week	Interact with one positive person during the week	No interactions with positive people during week
Read positive information	Find something positive to read each day	Find something positive to read three times per week	Find something positive to read less than three times per week
Gratitude	Express gratitude for five things each day	Express gratitude for three things each day	Express gratitude for less than three things each day

11. Describe aspects of yourself 10-15 years from now that will be most important to you.  
(Consider your overall health, relationships, sense of purpose, engagement in life, and any other aspects that are important to you.)
12. How do you want others to see you, think of you, or describe you?
13. What actions are you willing to start taking now to help move you toward the person you wish to become within the next 10-15 years?



**Services:**

Paula is available for presentations and workshops on how to plan the nonfinancial aspects of your best life now and in retirement. She is open to working with small groups of future retirees in the workplace or community and is also available for business and conference presentations.

Free Monthly Newsletters: Paula offers regular information, tools, strategies and stories about inspirational people 50+ who are living their best lives in her monthly newsletter. She has been producing these newsletters since April 2019. If you would like to read any of these newsletters, they are available on her website. You can also subscribe by emailing her.

Website: <https://boomerbestu.com>

Email: [Paula@boomerbestu.com](mailto:Paula@boomerbestu.com)

**Background:**

Paula was certified as a professional retirement coach in 2018 but does not coach individuals. She continues to research information related to retirement lifestyles. In early 2022, she completed her first book about empowered aging and hopes to have it published by the end of the year.

Paula is a retired associate professor of communication. Prior to teaching, she held positions as an educational researcher, a national workshop facilitator, an executive director for a nonprofit, and as a marketing consultant. Paula was a co-keynote speaker for an Extraordinary Living Conference and was a TEDx [speaker](#) in 2017. She has also written several [articles](#) for Sixty and Me, an online magazine that focuses on the needs and interests of women over sixty and Honey Good, an online magazine for women 50+.

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## **Recommended Reading and Other Resources**

During the past few years, I've read hundreds of articles, studies, and books about retirement, empowered aging, and ageism. I've also talked with or interviewed numerous experts on aging. Here are some resources I recommend:

### **Books**

#### **Aging and Age Bias Awareness:**

*Disrupt Aging (2016)* by Jo Ann Jenkins, CEO of AARP

*Breaking the Age Code: How Your Beliefs about Aging Determine How Long & How Well You Live (2022)* by Becca Levy, Ph.D.

#### **Financial Planning Basics Every Retiree Needs to Understand:**

*The Playbook: 7 Fundamentals of Financial Planning Organized and Addressed (2020)* by the founder of Elevate Wealth Advisors, Ben James, CFA, CFP

#### **Finding Purpose:**

*The Power of Purpose: Find Meaning, Live longer, Better (2015)* by Richard J. Leider

*The Inner Work of Age: Shifting from Role to Soul (2021)* by Connie Zweig, Ph.D.

#### **Health and Lifestyle:**

*Elderhood: Redefining Aging, Transforming Medicine, Reimagining Life (2019)* Louise Aronson, MD

*The Blue Zones: 9 Lessons for Living Longer from the People Who've Lived the Longest (2008)* by Dan Buettner

*Treat Me Not My Age: A Doctor's Guide to Getting the Best Care as You or a Loved One Gets Older (2010)* by Mark Lachs, MD

#### **Retirement and Nonfinancial Retirement Planning:**

*What Retirees Want: A Holistic View of Life's Third Age (2020)* by Ken Dychtwald, Ph.D, & Robert Morison

*The Upside of Aging: How long Life is Changing the World of Health Work, Innovation, Policy, and Purpose (2014)* by Paul H. Irving

*Your Happiness Portfolio for Retirement: It's Not about the Money (2019)* by Marianne T. Oehser

### **Medicare Advice**

If you live in Oregon, Washington, Nevada, or Texas, Cindy Eastman, an independent HealthMarkets agent can help you. It costs nothing to get the advice of a qualified professional agent. Visit her website: <https://www.healthmarkets.com/local-health-insurance-agent/ceastman/>

### **50+ Newsletter**

As of April 2022, there are 37 issues of the Boomer Best U Newsletter available. This newsletter provides useful information and inspiration for anyone 50+. To download any of the newsletters, go to [Http://boomerbestu.com](http://boomerbestu.com). To subscribe, contact [Paula@boomerbestu.com](mailto:Paula@boomerbestu.com)

### **Retirement Coaching**

Reed Dewey is a certified retirement coach and offers individual coaching by phone or through video conferencing. Visit his website: <https://whats-next.org>