

The 10 key elements of a fulfilling retirement can help make critical decisions.

There are a number of critical retirement decisions that many people/couples face. The ones we run into most:

- Where will I/we live? (Related questions are: What type of home will suit me best— current, condo, apartment? Do I want a second home?)
- How will I choose among the many opportunities I have available to me in retirement? Many retirees are concerned about finding enough to do in retirement and then are confronted by so many opportunities, they need to choose which to pursue.
- Will I work in retirement and if so, what work would be most fulfilling?

One way to help make these decisions is to use a chart like the one below. List the key elements down the left side and all of your options across the top. In each cell, ask yourself the question, “How does this option affect the key element for me?” If it does so in a positive way, put a “+” in the cell. If negative, put a “-” in the cell. If there is no effect, leave the cell blank. When you have filled it out, you will have a map of your decision, as the plusses and minuses will be in front of you.

Another advantage of this approach is to help ensure you’ve thought of everything. We’ve interviewed retirees who have moved to a new location just for the climate, but they had not fully considered the effects of the move on Connectedness (leaving their friends behind), Giving Back (they had to leave the volunteer cause they had long supported), and other key elements.

Key Elements	Current Assessment	Option A	Option B	Option C	Option N
Purpose/Values					
Attitude					
Well-Being					
Financial Security					
Connectedness					
Giving Back					
Passions					
Growth					
Fun					
Total					