



Retirement Visualization Guide

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This guide is designed to help you envision what your ideal retirement might look like.

This edition of the *Retirement Visualization Guide* has been substantially updated from previous editions in order to align closely with the questions asked in my book, *Design Your Dream Retirement: How to Envision, Plan for, and Enjoy the Best Retirement Possible*. You will gain benefit from using this guide on a stand-alone basis, but you will realize the most value when you work through this guide in tandem with reading the book.

To get the most benefit from this exercise, find a time where you can think and write, and a quiet place where you won't be interrupted. Separate yourself from your phone and your computer and anything else that might interrupt or distract you. I recommend that you work on paper, but if you really prefer to do this on your computer, at least turn off your internet connection so you won't be distracted by email, Facebook, instant messaging, etc.

If you are married or partnered, I recommend that each partner work through this guide separately, then sit down together with another copy of this guide and merge your answers. There will probably be many areas in which you differ. Don't worry about resolving all the differences in one sitting; you can have conversations about this over the coming weeks and months. In fact, there is one chapter in the book that contains a wide range of questions that are intended more for discussion than for writing.

I hope you find this guide to be useful. I would be happy to receive feedback and suggestions.

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Your Renaissance

Find a quiet time and place. Spent thirty minutes thinking about these questions and write the answers down. Don't stop at the first few answers that come to you easily; dig deeper and come up with as many possibilities as you can.

What would you do with your time if earning a living was not a factor?

What things have you given up due to the demands of your job, or perhaps raising a family, that you would like to have back again?

What is your attitude towards aging? Do you feel "old?" Do you believe retirement signals being old?

Who Will You Become After You Retire?

After you retire, when you meet someone and they ask what you do, what will you say?

What brings you satisfaction and fulfillment?

What brings you a sense of purpose and accomplishment?

If you're still working, are any of these things dependent upon your employment?

Physical Activity

Of all the places you want to visit and things you want to do, which ones are you most passionate about?

Which of those vacations and activities would be significantly more difficult, if not impossible, if your physical health declined?

What forms of physical activity and exercise do you enjoy enough that you know you will do them regularly? Think of activities you will enjoy and do willingly, not things you don't really enjoy but you know you *should* do.

What bad habits and lifestyle choices are you willing to give up? When will you start?

Mental Stimulation

What topics interest you?

What would you like to learn more about after you retire?

What places do you want to visit for the purposes of learning or exploring?

What subjects could you teach others?

Socialization

What are you going to do to ensure adequate socialization in your life after you retire?

Who are your closest friends?

Will they be accessible after you retire?

If not, how comfortable are you with the prospect of making new friends?

How will you nurture and maintain your friendships and family relationships after you retire?

Fulfillment

How do you define “fulfillment?” What does “fulfillment” look like to you?

When are you “in your zone?” In other words, when do you become so happily absorbed in what you’re doing that you lose track of time and nothing else in the world seems to matter? (You may have more than one “zone.”)

What do you most want to contribute to the world?

100 Things to Do After You Retire

For these questions, write down everything you can think of, even if some things seem common or mundane. Don't filter yourself; this is brainstorming and possibility thinking. Try to come up with at least ten items for each question. Dig deep! Working on these questions in several sittings may enable you to come up with more answers.

What things that you do in your life today that you really enjoy? This includes things that are part of your daily or weekly routine, as well as things you do only occasionally. List everything you can think of.

What activities did you enjoy earlier in your life, that you had to give up due to the demands of working, raising a family, and simply being an adult?

What new things do you want to try? What things have you thought of doing but have never had the time or opportunity?

What things on the list of 100 things you can do when you retire (in Chapter 13 of the book) appeal to you?

What is on your "bucket list" (things you want to do or places you want to go before you die)?

Now, go back through everything you have listed in the previous five questions. Consider whether each item involves physical activity, will mentally stimulate you, will provide social interaction, will bring you fulfillment, or is a passive activity. Mark each item with one or more letters:

A = Active (physically)

M = Mentally stimulation

S = Social interaction

F = Fulfillment

P = Passive

What activities are must-haves in your life? Place a star next to them.

Have you achieved a mix of physical, mental, social, and fulfilling activities that you are satisfied with? Are you short in any of these categories?

Are they available to you where you live now? Will they be available to you in places you are thinking about moving to?

How Much Money Will You Need to Retire?

What factors may contribute to you needing more money after you retire?

What factors may contribute to you needing less money after you retire?

How much money do you think you will need to sustain the lifestyle you wish to have during retirement? (Per month or per year)

How do you feel about working to earn money after you retire? (This could take the form of a job, a business you start, or income from creative endeavors)

How to Retire Early

At what age do you hope to retire? How does this compare with your spouse, if he/she works?

Do you feel that you are on track, financially, to retire when you want to and enjoy the lifestyle you want?

What changes are you willing to make in your day-to-day life in order to save more? (This answer will be preliminary until you complete the exercise of analyzing your spending.)

How do you expect that your spending patterns will be different after you retire?

Do you want to live more extravagantly, more frugally, or at about the same level after you retire? (This question is different from "Do you expect that you will have to live more frugally after you retire?")

Aligning Your Vision with Your Spouse

In contrast to the questions in the other categories, these questions are intended as conversation starters. Hopefully, these conversations will help you reach a better understanding of what each of you envision.

There are a lot of questions here. Don't try to deal with them all at once, just take one or two at a time. You'll have a lot of topics for dinnertime conversations, walks together, and road trips.

When You Will Retire

1. When do you plan to retire?
2. How will you divide household chores when one spouse is retired and the other is still working?
3. What if one spouse says he or she doesn't want to retire, and wants to work as long as possible?
4. Are you willing to live more frugally and forego some of the pleasures of retirement that involve financial outlay, in order to retire sooner or make up for not having saved enough?

Financial Matters

5. How much money do you need to have saved?
6. How much money do you think you will need each month to support the lifestyle you hope to live?

7. Do you plan to start a business after you retire? If so, what?

Where You Will Live

8. Where might you want to live after you retire? List all the possibilities that seem appealing to you.

- In the home where you live now
- In the community you live in now, but in a smaller house, condo, or apartment
- In another part of the country (Where?)
- In a foreign country (Where?)

9. How do you feel about downsizing? What things are you willing to get rid of? What do you definitely want to keep?

10. If you plan to move, when?

11. Do you want to live in a senior community or stay in the mainstream?

12. Do you want to become a snowbird? (Live in a warmer climate during winter and a cooler climate during summer)

13. What qualities do you want the area you live in to have?

How important are these factors when considering where you want to live?

	Very Important	Somewhat Important	Nice but not Necessary	Not Important
Cost of living	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proximity to loved ones	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality of and proximity to health care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cultural amenities (theatres, concerts, museums, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recreational amenities (golf, tennis, hiking, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>				
Climate/weather	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safety	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appreciating property values	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Political climate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Good public transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>				
Proximity to major airport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Presence of diverse people (all types)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proximity to college or university	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concentration of other seniors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Low taxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>				
Same-sex marriage legally recognized	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LGBT or LGBT-friendly health services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LGBT community (i.e. businesses, social organizations, churches, etc., that serve primarily LGBT people)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>				
Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

How You Will Live

14. How lavishly, moderately, or frugally do you want to live? How does this compare to how you live now?

15. Do you wish to maintain a structured life with a daily schedule, or would you rather be spontaneous and take each day as it comes?

16. What time do you want to get up and go to bed each day?

17. What do you want your social life to look like?

18. What cultural or recreational activities are important for you to have in your life?

19. What new things do you want to learn?

How You Spend Your Time

20. What activities do you plan to pursue?

21. Which of your desired activities are things you can do together as a couple vs. on your own?

22. How much time do you wish to spend with your spouse vs. time you wish to spend following individual pursuits?

Travel

23. How much do you want to travel?

24. How do you want to travel? (Cruises? Guided tours? Camping or RVing? Resorts?) What level of comfort do you require?

25. Do you prefer self-guided travel or trips that are organized for you and involve groups, such as cruises and guided tours?

26. Where do you want to travel? Be as specific as possible. List as many places as you can think of.

Family Responsibilities

27. Is it important to you to be close to your family? How much time do you want to spend with your family?

28. If you live away from your family, how often will you want to visit?

29. Do you want to spend all or most of your money on yourself or leave a nice inheritance to your beneficiaries?

30. What family obligations and responsibilities will you (or might you) have? How will you handle such requests? Here are just a few examples:

- An adult child asks to live with you, due to unemployment or following a divorce
- You are asked to help care for grandchildren
- You are asked to provide financial assistance
- One or both of you have aging parents that need additional care
- If you have children and grandchildren who live nearby, how often you are willing to provide babysitting service

7 Things You Shouldn't Put Off Until You Retire

Where would you like to travel while you are still working? Include places you might want to live someday.

What steps can you take while you're still working that will lay the groundwork for activities you want to pursue after you retire?

What are you looking forward to the most?

Create Your Retirement Plan

Looking back on your life up to this point, have you done all the things you wanted to do? What haven't you done yet?

Over the years, what sacrifices have you made in order to satisfy the demands of work and advance your career?

What can you recover or make up for now?

What rewards, both material and psychological, have meant the most to you during your career?

How will you feel when those rewards are no longer forthcoming?

What will provide you with purpose and meaning going forward?

In what ways does (or did) your work persona differ from the real you? Are there elements of your work persona that you miss, or will miss?

To Achieve Your Ideal Retirement, Are You Willing to Change?

What changes will you have to make to enable you to enjoy the retirement you have designed?

What changes will you commit to making in order to achieve your ideal retirement?