

# 7 Steps to a Purposeful Retirement



*“Retirement is not the end of the road; it’s the beginning of the open highway.” — Unknown*

For generations, retirement was seen as the grand finale — a quiet, well-deserved period of rest after 40 or so years of labor. But today’s retirees are flipping the script. No longer a few decades of “winding down,” retirement is now seen as a 25- to 30-year opportunity for reinvention, joy, and legacy-building.

This shift in perspective, often called “longevity planning,” goes beyond 401(k)s and IRAs. It’s not just about having enough *money*; it’s about having enough *meaning*. This pivot requires a broader perspective. While financial stability is essential, it’s not the only measure of a successful retirement. Retirement is no longer a final chapter. It’s a brand-new book.

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According to Stanford’s Center on Longevity research, those who approach retirement as a journey — not a finish line — are 2.5 times more likely to feel satisfied with their lives<sup>1</sup>. For many high achievers, making this transition isn’t easy. So, where do you go from here? It begins by embarking on seven steps to skillfully reframe, reimagine, and reinvigorate your retirement roadmap.

## Step 1: Imagine Your Life Without a Title



After decades of structure, status, and purpose tied to our professional lives, retirees accustomed to high achievement may enjoy their fancy retirement party on a Saturday night and wake up the following Monday with nowhere to be, no clear goals, and no sense of purpose. Many retirees grapple with the unsettling question, “*What defines me now that this career phase is behind me?*” The days that follow may feel eerily quiet. No deadlines, no deals to chase, no urgent emails. For some, this peace is liberating. For others, it’s disorienting.

David Brooks, author of *The Second Mountain*, describes this shift as climbing a second mountain in life. Success, accolades, and self-advancement drive the first mountain. But once people “summit” that first peak — earning the title, wealth, or recognition they sought — many realize that the view isn’t as fulfilling as they imagined. It’s at this point, Brooks argues, that people seek a second mountain, one fueled by service, love, and legacy. For retirees, this is where the real adventure begins.

Brooks captures this emotion perfectly when he describes the “Valley of Humility” — that liminal space where people question their worth without the structure of a career. This “valley” is essential because it prompts deeper reflection. *What makes a day feel meaningful? What activities make you lose track of time?* The answers to these and other questions will become your compass for the next stage of life.

A recent retirement study found that retirees who vividly envision their “perfect day” are significantly more likely to experience a deeper sense of fulfillment in retirement. Write down what a Monday morning might look like three months into retirement. Do you see yourself learning a new language, tending a garden, mentoring young professionals, or writing a memoir? Craft that vision, and let it guide your decisions.

As Brooks notes, this period is less about “finding” purpose and more about “building” it.



#### Tips for Success:

- Focus on what you can build, not what you've lost.
- Accept that the loss of a work title is normal but temporary.
- Create a small daily routine to give structure to your new lifestyle.

## Step 2: Plan for Health, Not Just Wealth



Money is essential for retirement, but it won't matter much if you don't have the health to enjoy it. According to Dr. Peter Attia, author of *Outlive*, longevity planning aims to maximize your “healthspan” — the years you remain physically, cognitively, and emotionally well. Healthspan, not just lifespan, determines the quality of your retirement years.

Unlike financial planning, health planning isn't passive. It requires active, daily effort. Attia highlights strength training as a cornerstone of longevity, emphasizing that maintaining muscle mass is one of the strongest predictors of independence in old age. Strength training doesn't just help you carry groceries or lift heavy bags; it reduces fall risk, preserves cognitive function, and improves overall metabolic health.

Sleep is another “non-negotiable.” Quality rest impacts nearly every aspect of health. Wearable tracking devices are powerful tools for monitoring sleep patterns, but simply having the data isn't enough to drive meaningful change. The goal is consistent action — creating a bedtime routine, minimizing blue light exposure, and treating sleep as a vital component of your daily life.

Then there's cognitive fitness. While word games and puzzles offer some benefits, Attia urges retirees to seek challenges that involve learning and novelty. Taking up a musical instrument, diving into chess, or engaging in lifelong education can significantly boost cognitive reserves and stave off mental decline. Social activities, such as learning with peers or joining clubs, add another layer of brain-enhancing benefits.

The message is clear: Your health, like your wealth, requires a well-diversified portfolio of actions. Building strength, maintaining cognitive flexibility, and nurturing emotional well-being are the keys to a fulfilling and vibrant retirement.



#### Tips for Success:

- View exercise as “retirement insurance” for your independence.
- Focus on habits, not heroics (small, daily changes matter).
- Consider a “longevity buddy” to stay accountable for fitness, learning, and wellness goals.

## Step 3: Divide Retirement into Milestones



When people think about retirement, they often imagine a long, uninterrupted stretch of leisure. But life isn't linear; it has seasons. The first five years of retirement might focus on travel and adventure, years 10 to 15 may center around stability and caregiving, and later years might emphasize legacy and end-of-life planning. Breaking retirement into phases ensures a more intentional and fulfilling approach.

Research indicates that retirees who engage in purposeful planning for distinct life stages experience higher satisfaction and well-being. A study published in *The Journal of Retirement* found that individuals who stated they had planned more activities for their retirement phase reported greater satisfaction in their later years than those who barely made any plans<sup>2</sup>. Creating a retirement roadmap helps individuals develop realistic expectations about this stage and increases their preparedness in different domains.

Each phase of retirement requires its own tailored set of strategies. The initial phase often involves “active aging,” characterized by good health and mobility, making it an ideal time for adventure travel, new hobbies, or pursuing bucket-list goals. As retirees transition into subsequent phases, priorities may shift toward caregiving roles, community involvement, or adapting to changes in health. In later stages, the focus often turns to legacy-building, wisdom-sharing, and creating family archives. By proactively planning for these distinct phases, retirees can enhance their overall satisfaction and well-being throughout their retirement journey.

Proactively thinking through these stages ensures you're prepared for inevitable transitions. Ask yourself: *What trips or adventures are most important early on? What support systems will you need in later years? What legacy do you hope to leave behind?* Setting these milestones creates clarity and helps avoid the aimlessness accompanying unstructured retirement years.

These thoughtful reflections are all valid and necessary. By planning you move from merely reacting to life's changes to intentionally leading your journey with clarity and confidence. Ultimately, dividing retirement into phases allows you to embrace each stage with purpose and proactive strategies, ensuring every retirement chapter is intentional, enriching, and aligned with your evolving priorities.



#### Tips for Success:

- Think of retirement like seasons, not a “final chapter.”
- Avoid “reacting” to life changes; proactively plan for them.
- Review and revise your milestone map every 3-5 years.

## Step 4: Seek Purpose, Not Perfection



It's easy to chase the “perfect retirement” — the luxury travel, the dream second home, the “Instagram-worthy” moments. However, as Arthur Brooks explains in his book *From Strength to Strength*, true happiness in later life isn't about chasing success; it's about shifting from achievement to service. This transition involves letting go of external markers of success and embracing roles that bring fulfillment, connection, and purpose.

A study featured in *the Journal of Happiness Studies* found that retirees who prioritized intrinsic goals—such as fostering personal growth and contributing to their communities—experienced a 20% boost in life satisfaction compared to those who concentrated on external markers of success like wealth or social status<sup>3</sup>. Likewise, a report by the National Institute on Aging highlights that participating in meaningful activities, such as volunteering, helps lower the risk of depression while offering a sense of structure and purpose, which are essential for maintaining mental well-being in later years.

Additionally, it is well known in the world of gerontology (the study of aging) that meaningful engagement not only boosts psychological well-being but also guards against cognitive decline. Retirees involved in mentoring programs or learning new skills demonstrate higher levels of brain activity and neural plasticity. Activities like writing, creating art, or mentoring others draw on crystallized intelligence — the wisdom and insight gained through years of experience — which peaks in later adulthood.

For high achievers, however, this shift can feel uncomfortable. After years of striving for external recognition, transitioning to a more intrinsic, service-driven approach may initially feel like a loss of identity. Yet, as Brooks reminds us, “Your second half can be your strongest half.” Retirement is an opportunity to redefine success not by what you achieve but by the impact you leave behind.



#### Tips for Success:

- Success ≠ Happiness. Seek fulfillment, not perfection.
- Explore “portfolio purpose” — pursuing multiple meaningful roles.
- Shift from *doing to being* — a subtle but profound transformation.

## Step 5: Build Your Tribe



The former U.S. Surgeon General Dr. Vivek Murthy declared loneliness a “public health crisis.” It turns out loneliness is as lethal as smoking 15 cigarettes a day. Retirement often severs workplace connections, and without intentional effort, social isolation can creep in<sup>4</sup>.

Building a tribe in retirement requires intentional effort, but the rewards are profound. Harvard’s Study of Adult Development, one of the longest-running research projects on well-being, reports that strong social connections are the single most important predictor of happiness and longevity in later life<sup>5</sup>. Unfortunately, many retirees assume friendships will “just happen.” The reality is that forging new relationships in retirement takes conscious planning and action.

So, how do you build a tribe in retirement? One option is to join mastermind groups or local clubs. Hiking groups, book clubs, and volunteer networks are all opportunities to meet people who share your interests. Technology also plays a role in tribe-building. Apps like Meetup, Nextdoor, and Facebook Groups make discovering local events, hobby groups, and community gatherings easier. Virtual communities, such as online forums or interest-based social media groups, provide spaces to connect with others who share niche passions, even if they’re not in the same city. For retirees with mobility challenges, online platforms offer a lifeline to social connection.

But beyond the practical strategies, there’s a more profound truth: social connection is not just “nice to have”—it’s essential. It impacts your mental health, cognitive function, and even how long you live. A report by the National Institute

on Aging found that older adults with strong social networks have a **50%** lower risk of dementia<sup>6</sup>. Building a tribe isn't just about "keeping busy" — it's about securing a foundation for long-term health and happiness.



#### Tips for Success:

- Friendships don't "just happen" — they require effort and planning.
- Embrace online tools for tribe-building.
- Find **purposeful connections** — people who share your values, not just your hobbies.

## Step 6: Redesign Where You Live



Where you settle down in retirement shapes your health, happiness, and sense of purpose. Ryan Frederick, author of *Right Place, Right Time*, emphasizes that your environment directly impacts your social life, physical health, and emotional well-being. It's not just about having a roof over your head — it's about living in a place that fosters connection, community, and well-being.

Frederick reminds retirees that "place drives purpose." Living in a large, isolated home may lead to loneliness and reduced quality of life while relocating to a walkable neighborhood or co-housing environment encourages daily interactions, shared activities, and better access to essential services. These settings foster belonging, social support, and connection, all critical for long-term well-being.

Many older adults aim to "age in place," but alternative housing models like multi-generational living and co-housing are on the rise. Multi-generational living allows older adults to live with their children or grandchildren, creating strong family bonds, shared caregiving responsibilities, and emotional support. Co-housing offers a blend of privacy and community, with residents sharing spaces like dining areas and gardens while living in private homes. These arrangements create a balance of independence and connection, helping retirees avoid social isolation while promoting mutual support.

Redesigning where you live isn't just about finding the "right house" — it's about finding the right environment for your next phase of life. Whether you modify your current home, join a co-housing community, or move to a walkable

neighborhood, the goal is to create a space that supports health, well-being, and social connection. Where you live shapes how you live, and the right environment can help you thrive.



#### Tips for Success:

- Living “alone” and “independent” aren’t the same. Prioritize ***connected independence***.
- Build your social life around where you live — not just where you vacation.
- Regularly assess if your home environment supports well-being, safety, and connection.

## Step 7: Review and Evolve Your Roadmap



No company creates a 30-year strategic plan and never revisits it. Retirement should be no different. Each year, schedule an “Annual Longevity Review” to revisit your health, wealth, and happiness goals. Ask: *What new purpose or passion have I discovered this year? Do I need to adjust my financial strategy? Are my health, relationships, and environment still supporting my vision?* Retirement is a living, breathing roadmap, not a fixed plan. Your situation will change. So should your strategy.

While the first mountain of life may have been about career, status, and success, the second is about purpose, meaning, and legacy. If you approach it with clarity, health, and heart, the second mountain will be the most rewarding climb of your life. And unlike the first mountain, where the view at the top often disappoints, the view from the second mountain is unforgettable. Retirement isn’t the end of the road. It’s the beginning of the open highway.

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