

Part 2

5 More Strategies  
Savvy Professionals  
Use To Succeed in Retirement



by  
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## Introduction

In Part 1: **5 Strategies Savvy Professionals Use to Succeed in Retirement** ([Click here to see Part 1](#)), I shared lessons learned from current and soon to be retired senior professionals, partners, and directors from across several industries. The interviews I conducted uncovered a treasure trove of helpful advice. Here in Part 2, I will explore 5 additional strategies to support those looking to make the rest of their lives the best of their lives.

To recap, the first 5 strategies discussed in Part 1 were:

1. Having a sound financial plan is essential but NOT SUFFICIENT
2. Build an Exit Ramp
3. Plan Early but be Open
4. Build and Nurture Your Social Connections
5. Engage in Purposeful Activity

Now for the next 5 strategies.



# 1

## PHYSICAL, MENTAL, EMOTIONAL HEALTH COMES FIRST

Engaging in self-care is something we should be doing all of our adult lives. But for many it has been pushed back on the To Do list to focus first on work and on others in our lives. Who had the time to focus on one's own health and fitness? Many professionals have paid dearly for this.

Now, you find this is no longer an option—you, and only you, have responsibility for you.

This is the bottom line. An Age Wave survey reports that 85% of retirees agree that having good health is the most important ingredient for a happy retirement. ([Click here for Age Wave Survey 2021](#)) Several in my interview cohort were very active physically—walking, bicycling, doing yoga. With COVID-19 restrictions, several had to change their fitness regimes from the gym, playing golf, or tennis or other social sports to individual fitness activities. Many discovered the wealth of exercise videos available on Youtube (see side bar for links).

Establishing a fitness regime is one very important aspect of taking responsibility for one's health. Of course, one should always consult your health care provider before beginning an exercise program.

Another essential focus is your numbers. Do you know your vital signs: blood pressure, weight, BMI, blood sugar? **NOTE THAT AS YOU AGE THESE NUMBERS WILL LIKELY CHANGE.**

### No Excuses Exercise Options

#### Senior Planet

Click here to enter  
Free virtual live and  
recorded classes

#### AARP

Click here to enter  
AARP Virtual  
Live Exercises

#### Silver Sneakers

Click here to enter  
Silver Sneakers

I had always had low blood pressure and was following a diet regime accordingly—including liberally using salt. To my shock I learned I now have borderline high blood pressure. I keep asking myself—when the heck did that happen? Without going to the doctor and getting the right tests, I could still be blissfully assuming I had low blood pressure.

COVID-19 has complicated and also provided excuses for many to avoid those doctor and dentist visits. Further complicating things for recent retirees are the changes in their health insurance coverage which may have required changes in health care providers. There is a lot to want to avoid here. But face it—without your physical health—nothing else really matters. And only YOU can take responsibility for that.

The same is true for your mental health. Depending on the circumstances of your retirement, you may experience loss of identify, status, structure, social interaction, security at varying levels of intensity. The emotions may be complicated by the expectation that this period of your life should be filled with a sense of freedom and happiness. It is important to recognize and acknowledge the process of transition and most importantly to find appropriate sources of support.

Please contact me through my website for additional information and resources on mental and physical health.



# 2

## ENGAGE SIGNIFICANT OTHERS IN YOUR DECISION-MAKING

Several of my interviewees talked about the importance of including their partners and grown children in discussions about their next steps. This seemed especially important in situations where one partner would continue to work, while the other would be retiring. COVID-19 has had an impact here too. Professionals who spent a significant part of their lives on the road were now home—and if they were retiring, they would be home all the time!

There is an expression: *I married you for better or worse but not for lunch*. For many it had to do not just with how are we going to make our relationship work, but also with how are we going to make our space work.

One partner decided to take an early retirement option and also to relocate with his family from Chicago to North Carolina—with a teenager still in high school. You can imagine those discussions.

Consider how your new situation will impact your significant others and engage them in your planning early on. Their interests, concerns, and their own plans may help shape the design for your new life.



# 3

## JUST TRY IT

**Just try it!** That is what I heard again and again from my interviewees. Those fortunate to be financially secure, have a special opportunity to dabble in all kinds of ventures that they did not have time for before. For one of the tax partners I interviewed, this meant taking up knitting and joining some on-line knitting circles. For another consulting partner this was an opportunity, enhanced by COVID-19, to cook. It was something he had an interest in, but besides barbecuing, he never had the time for it before. Now not only did he have the time, but without the luxury of going to restaurants, he was providing a real service to his family and enjoying it. Another interviewee who was about to retire had her mind set on finally dedicating herself to really learn to play piano. For something completely different, one of my interviewees became active with the FBI Community Outreach program.

Exploring new hobbies or interests or doing a deeper dive into current hobbies, will help you make new friends, connect you to new communities, potentially relieve stress by engaging in a fun activity, stretch you mentally and possibly physically, build self-confidence, and stretch your strengths.

You may want to start by making a list of **20 things you are curious about**. Being curious about something, means you want to lean in and explore—it doesn't require any real commitment. If you have a significant other, have them do the same and then compare lists to identify what things you may want to explore together.

Many of these interests may require learning new skills, which brings us to the next strategy.



# 4

## KEEP ON LEARNING

Professionals have been committed to on-going learning their entire careers. For many there was an annual continuing professional education requirement. Several of my retirees were maintaining their licenses and therefore still pursuing courses in their field. Beyond that, committing to being a life-long learner stimulates brain health and is both energizing and empowering. With the availability of digital resources, learning is at your finger-tips and mostly free.

Learning can be individual and self-directed. YouTube has become the go to first stop for learning to do anything from changing your duvet cover (using the burrito method- very cool, check it out), to changing watch batteries, to crocheting, to building your LinkedIn profile, to brain surgery. These videos are not curated, so you do have to be cautious about the source of the content. You can also go to books (remember books?). Libraries provide digital resources where you can borrow ebooks and audiobooks.

### LEARNING RESOURCES

#### The Osher Lifelong Learning Institute

Click here to enter the University level courses

#### Massive Open Online Courses (MOOCs)

Click here to go to Over 3000 online courses on a broad range of subjects

#### You Tube

Click here to Search for your area of interest and wade through the many options

#### Notre Dame Inspired Leadership Institute

Click here to enter the Notre Dame Leadership Institute

#### Harvard Advanced Leadership Institute

Click here to enter the Harvard Leadership Institute

#### Stanford Distinguished Careers Institute

Click here to enter the Stanford Careers Institute

Learning can be done with a partner or in a small group-virtually or live. Book groups have become very popular and have transitioned to virtual as a result of COVID-19.

Learning can be done in a classroom, virtual or live. You may even consider teaching. Several of the professionals I interviewed were planning to become college faculty. See side bar for resources. Go back to your curious list and identify topics you would like to explore further.

See sidebar for “Learning Resources.”





## 5

**RETIRING TO  
AND NOT JUST  
RETIRING FROM**

For those who have the opportunity to plan for their retirement (not just financially) the transition is a smoother one. For some in my cohort group, downsizing brought on by COVID-19, forced their retirement and/or gave them an opportunity to retire early. For several of the professionals I interviewed their last months of full-time work were spent so focused on completing assignments, tying things up with clients and teams, they had little time to focus on their next steps. Some still have valued ongoing relationships with clients and team members. Others were working to disengage from those relationships.

What all agreed would have been helpful was having a clearer picture of a **compelling future**. This is particularly important for those who truly love their jobs, their work situations, their work relationships, and who are intensely wrapped in their work identities. Building a vision of what's ahead, of the big picture, and down to what a day will look like, can make this a positive transition.

AND while it's important to plan, it's essential to be open to potential lifequakes, those events that shake everything up, like COVID-19. One of my interviewees had her compelling future well-planned—move south and open a coffee shop. The move happened. The purchase of the actual physical space happened. And then COVID-19 hit. Those plans had to be put on hold. Fortunately, she had the finances in place to move the opening date forward.

On a personal note, this was an area I had to really work on. Why? I loved my job as a learning and development professional. I loved the actual work, the people I got to consult with, the travel, the status, the recognition. The whole ball game. I had plans to retire at the end of 2020 and had been working on visioning my compelling future--to use my coaching and training skills to be a coach and workshop facilitator for those planning for retirement. So, I had a distant sense of what I would be doing in the next phase of my life. Then Covid hit and I was a part of the COVID downsizing that happened in my Firm in June of 2020.

**Suddenly, my someday became today.** I had to pivot (remember those lifequakes!), and figure out what actions I needed to realize my vision--to build that Retirement Coaching practice. I took all the skills that I had developed in research, project planning and learning and obtained my certification in Retirement Coaching to launch my practice,

**NEXT ACT UNLIMITED.**



## Conclusion

The bottom-line is it is your choice—to design this next stage of your life or to age by default.

Throughout your career you have likely carefully planned for each move. Considering that this next stage may be anywhere from 20-40 years, what steps are you taking to assure that you are and will be living, enjoying, contributing, growing, learning—that you are fully alive?

Take advantage of the many resources noted in this whitepaper and also at [www.nextactunlimited.com](http://www.nextactunlimited.com).

I welcome your questions and comments. Contact me at:  
[ellenquint@nextactunlimited.com](mailto:ellenquint@nextactunlimited.com).

## Strategies to build Contentment



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Published by NextActUnlimited



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