



MY PLAN
KEEPER™

Retirement Wellness Checklist™

Retirement isn't just a financial milestone—it's a whole new chapter of life. Whether you're preparing to retire or already there, this checklist is designed to help you focus on the things that truly matter.

From mental well-being to financial confidence, spiritual growth, and social connections, this guide will help you create a retirement that feels fulfilling, balanced, and true to your values.



What makes this checklist different?

We don't believe in overwhelming, long checklists. Each section here is short for a reason—because retirement planning shouldn't feel like a chore. This is about helping you create a plan that works for **you**, not piling on extra tasks.

Take your time, and remember: this is your journey. You don't have to get everything perfect; the goal is progress, not perfection.

Mental Well-Being

Your mind is the engine that drives everything else in retirement. Let's keep it sharp, calm, and ready for whatever comes next.

- Engage in cognitive activities** – Participate in mentally stimulating activities, like strategic games or problem-solving exercises, to build cognitive flexibility
- Develop a loneliness resilience plan** – Create routines or join groups to combat isolation, addressing the loneliness crisis common in retirement.
- Assess family history and career stressors** – Review family mental health history and previous career stress to prepare for potential mental wellness challenges.
- Create a proactive plan for cognitive decline** – Schedule regular cognitive check-ups and develop preventive strategies for memory and cognitive health.

Spiritual Well-Being

Your spirit is your compass, guiding you toward peace, purpose, and connection in retirement. Nurturing it isn't just important—it's transformative. Let's focus on practices that ground you in faith and align your life with your values.

- Find what moves you:** Explore practices like prayer, reflection, or quiet moments that align with your core values.
- Make gratitude a habit:** Take time daily to reflect, meditate, or simply notice the blessings around you—it's a small act with a big impact.
- Share the love:** Acts of kindness don't just help others—they enrich your own sense of purpose. Find ways to give back, big or small.
- Support what matters:** Whether it's volunteering, mentoring, or advocating for a cause, connect with organizations that align with your values and passions.

Lifestyle Planning

Retirement is your chance to live life on your terms. Whether it's finding the perfect place to call home, learning something new, or just figuring out how to keep the fun going, we've got you covered. Let's make this chapter your best one yet.

- Find your perfect nest:** Think about downsizing, relocating, or finding a community that fits your vibe.
- Stay on the move:** Explore easy, reliable ways to get around—whether it's public transit, car-sharing, or even biking to the coffee shop.
- Mix work and play:** Balance your days with travel, downtime, and hobbies that make you smile.
- Keep growing:** Dive into a class, pick up a new skill, or finally master that hobby you've been putting off.

Practical Planning

Practical planning might not sound exciting, but trust us—it's what keeps everything running smoothly in retirement. Think of it as setting yourself up for less stress and more freedom.

- Stay connected:** Upgrade your tech game with tools like tablets or smart home gadgets to make life easier.
- Find your rhythm:** Retirement doesn't mean no schedule—it just means a schedule you love. Add a bit of structure to keep your days balanced and fulfilling.
- Simplify your space:** Declutter now to make things easier down the road (bonus: less stuff = less stress!).
- Lighten the load:** Create a schedule for home maintenance or hire help so you can spend more time doing what you love.

Physical Well-Being

Your health is your greatest asset in retirement—it's what keeps you active, independent, and ready for whatever comes next. Let's make staying healthy something you can feel good about every day.

- Take charge of your health:** Regular checkups aren't just about catching issues—they're about feeling your best and staying ahead of the game.
- Move in ways you love:** Build an exercise routine that works for *you*, whether it's walking, yoga, swimming, or dancing in your kitchen. Mobility, strength, and endurance can be fun!
- Know your history:** Understanding your family and career health background can help you plan smarter for the future.
- Plan for tomorrow, today:** Research long-term care options early—whether it's insurance or assisted living—so you're prepared, not surprised.

Social Well-Being

Your social connections are your lifeline to joy, growth, and purpose in retirement. This is your chance to deepen relationships, explore new communities, and redefine who you are outside of work.

- Stay connected and grow:** Keep close ties with loved ones, but don't stop there—join new groups or pick up hobbies to expand your network and keep things exciting.
- Give back with purpose:** Volunteering in areas you care about isn't just good for others—it's deeply fulfilling for you, too.
- Embrace culture and adventure:** Plan trips, attend local events, or try new experiences to bring richness to your social life.
- Redefine your identity:** Reflect on the parts of your career you loved and those you're happy to leave behind. Let this guide who you want to become in your next chapter.

Financial Wellness

As you move beyond the accumulation phase, it's time to shape your retirement income around what you value most. Consider your preferences: Do you want guaranteed income sources or flexibility with investments? Managed funds or a hands-on approach?

Use this checklist to create a financial strategy aligned with your unique needs:

- Customize your income sources** – Balance guaranteed income (pensions, annuities) taxable and non taxable income, non-guaranteed options (investments) all based on your comfort level.
- Plan healthcare funding** – Set aside savings or secure insurance to cover medical and long-term care needs. Understand Medicare options and how they fit into your health planning to avoid surprises.
- Optimize for tax efficiency** – Diversify accounts with tax-smart withdrawal strategies.
- Define your legacy** – Ensure traditional elements like a will, healthcare proxies, and power of attorney are in place. Also, think about your living legacy—how you'll make a positive impact now and in the years to come.

Passion Exploration Ideas for Retirees

This isn't a bucket list—it's a menu of fulfilling activities that align with different areas of wellness. Use this list to spark ideas that enrich your retirement.

- Health & Wellness:** Try paddleboarding, explore meditation retreats, experiment with gardening, or challenge yourself with a yoga or Pilates class.
- Faith-Driven:** Start a gratitude journal, lead a faith-based workshop, explore the intersection of spirituality and art, or join a worship music group to connect and inspire through song.
- Personal Growth:** Write a memoir, dive into photography, or join a mastermind group focused on personal or professional development.
- Social Engagement:** Host themed dinner parties, take part in local theater productions, or create a community garden.
- Purpose & Legacy:** Design a scholarship fund, advocate for causes you're passionate about, or launch a passion project that inspires the next generation.

Purposeful Retirement Week

1

Monday

- Morning: 30-min walk or gentle exercise
- Midday: Volunteer at a local charity (1-2 hours)
- Afternoon: Leisure reading or hobby time

2

Tuesday

- Morning: Strength training or yoga
- Midday: Social lunch with friends
- Afternoon: Family time or phone catch-up with loved ones

3

Wednesday

- Morning: Explore a new class (language, art, or music)
- Midday: Me time
- Afternoon: Gardening or outdoor activity

4

Thursday

- Morning: Skill Development- Try something hands-on, like woodworking, pottery, or cooking. These offer both a creative outlet and a chance to make functional items.
- Midday: Nature walk, gardening or a chore at home
- Afternoon: Plan the week's grocery list and errands, make due phone calls

5

Friday

- Morning: Relax and enjoy a leisurely breakfast
- Midday: Join an online community and make new friends
- Afternoon: Help family members with a task

6

Saturday

- Morning: Stay at home and do chores
- Midday: Do an activity you enjoyed related to your old work identity
- Afternoon: Social Fun-join a community-based class, such as salsa dancing or improv theater, for skill-building combined with social connection and lots of laughs.

7

Sunday

- Morning: Enroll in a personal interest class, like digital photography, gardening, or creative writing. Enjoy learning at your own pace with an online platform.
- Midday: Meal prep for the week or cook family recipes
- Afternoon: Relax or spend quality time with family

This is just a sample; you can customize it based on your interests and preferences.

Retirement Fears

Retirement can bring up many emotions—some challenging and some inspiring.

Use this guide to identify and tackle your feelings head-on.



Fear

- **Example:** Fear of outliving savings.
- **Tip:** Develop a clear budget and consult a financial planner to address longevity risks.
- **Example:** Fear of losing purpose.
- **Tip:** Create a list of activities that align with your passions to shape a purposeful routine. Hire a retirement coach.



Sadness

- **Example:** Feeling isolated or lonely.
- **Tip:** Join local groups or online classes to stay connected and meet new people.
- **Example:** Missing a sense of accomplishment.
- **Tip:** Volunteer or mentor to share your expertise and regain fulfillment.



Anger

- **Example:** Frustration with health challenges.
- **Tip:** Focus on proactive health steps, such as setting achievable fitness goals.
- **Example:** Anger over lack of control.
- **Tip:** Write down what you *can* control in daily routines, and set realistic goals.



Joy

- **Example:** Joy in new freedom.
- **Tip:** Plan a list of activities or places you've always wanted to explore.
- **Example:** Excitement about learning new skills.
- **Tip:** Enroll in courses or pursue hobbies that bring you fulfillment.

Now, Scratch These Anxieties Out

- Uncertainty about sustaining a comfortable lifestyle
- Concerns over health decline and medical expenses
- Fear of losing purpose and social connections
- Apprehension about adjusting to a new daily routine
- Worry over economic impacts on retirement funds

Resources

Health & Wellness

- National Institute on Aging: www.nia.nih.gov
- Health HelpGuide.org: <https://www.helpguide.org>
- MyPlate for Older Adults (Nutrition): www.choosemyplate.gov

Financial Planning

- Social Security Administration: www.ssa.gov
- Medicare Official Site: www.medicare.gov
- AARP Retirement Calculator: www.aarp.org/retirement
- 401K and retirement plan support: www.Plootus.com
- How to find old retirement plans: www.nerdwallet.com
- National Registry of Unclaimed Retirement Benefits: www.unclaimedretirementbenefits.com

Mental & Social Well-Being

- Senior Volunteer Programs: www.seniorcorps.gov
- Meetup for Hobby Groups: www.meetup.com
- Mental Health America (Resources for Older Adults): www.mhanational.org

Learning & Personal Growth

- Coursera (Lifelong Learning): www.coursera.org
- MasterClass: www.masterclass.com
- OLLI (Osher Lifelong Learning Institutes): www.osherfoundation.org

Legal & Estate Planning

- Nolo Legal Resources: www.nolo.com
- American Bar Association (Estate Planning): www.americanbar.org
- FreeWill (Basic Will Creation): www.freewill.com

Lifestyle and Retirement Communities:

- Ultimate Baby Boomer News, Guide & Community www.babyboomer.org
- Senior Lifestyle: www.seniorlifestyle.com
- Caregiver Support: www.caregivenaction.org

Disclaimer

MyPlanKeeper™ does not endorse the listed resources, nor is this guide intended as tax, legal, medical, or financial advice. We encourage you to seek independent, professional guidance tailored to your individual needs before making decisions. Use this guide as a reference, and explore additional resources that best align with your personal goals.

Unlock Your Retirement Potential

with MyPlanKeeper™

At MyPlanKeeper™, we believe retirement is more than just a financial milestone - it's a chance to embrace a new chapter filled with purpose, growth, and fulfillment. Our Retirement Wellness Checklist™ is designed to guide you towards a retirement that aligns with your unique values and aspirations.

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