

FREE RESOURCE

Questions to Ask Before You Retire

Important questions to spark meaningful conversations and prepare for what comes next.

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THE FIVE Ps™

Purpose
Meaning and contribution

People
Relationships and
belonging

Projects
Learning, service, and
goals

Pace
Structure, energy, and rest

Passion
Curiosity, creativity, and
joy

A practical reflection tool for designing a purposeful, connected, and fulfilling retirement.

The Questions That Shape the Life After Work

Retirement decisions often begin with money, dates, healthcare, and housing. Those questions are essential—but they do not fully prepare you for the daily experience of life after work.

Use these questions privately, with a spouse or partner, with trusted friends, or with a coach. You do not need to answer all of them at once. Notice which questions create energy, discomfort, curiosity, or disagreement. Those are often the ones worth exploring.

Identity and Purpose

- Who am I when my professional title is no longer the first thing I say about myself?
- What parts of my work identity do I want to keep—and what am I ready to release?
- Where do I still want to contribute, influence, mentor, serve, or create?
- What would make an ordinary week feel meaningful?

Time and Pace

- How much structure do I need to feel grounded?
- What balance of commitments, spontaneity, activity, and rest fits me?
- Do I tend to overschedule myself or wait for motivation?
- What would my ideal retirement week include?

Relationships and Community

- Which relationships will naturally continue after work, and which may fade?
- Where will I find regular companionship and a sense of belonging?
- How much time do my partner and I expect to spend together?
- What new communities might I want to join?

Projects, Learning, and Contribution

- What have I postponed because work consumed my time or energy?
- What would I enjoy learning even if I never became especially good at it?
- What projects could provide challenge without recreating a full-time job?
- Where could my experience be useful to another person or organization?

Health, Energy, and Lifestyle

- What physical habits will support the retirement I imagine?
- How might health changes affect travel, housing, activities, or caregiving?

- What environments help me feel active, connected, and well?
- What does a sustainable pace look like for my current energy?

Money and Meaning

- What does “enough” mean to me beyond a financial number?
- Which experiences or priorities are worth spending money on?
- Where might fear prevent me from enjoying resources I prepared to use?
- How will my financial choices reflect my values?

Home and Place

- Does my current home support the life I want for the next five to ten years?
- How important are walkability, healthcare, transportation, friends, and family proximity?
- What would I gain—and lose—by moving?
- Am I making housing decisions for my present life or an outdated version of it?

Couples and Family Expectations

- What does each of us imagine retirement will look like?
- Where are our expectations aligned, and where are they different?
- How will we preserve individual interests as well as shared time?
- What family responsibilities might grow in this chapter?

Choose the Questions That Matter Most

The question that surprised me most was:

The question I have been avoiding is:

The question my spouse, partner, or family may answer differently is:

The conversation I need to schedule is:

The decision that does not need to be made yet—but does need exploration—is:

Turn Reflection Into Dialogue

Choose one conversation rather than trying to solve everything at once.

Conversation Prompt	Your Notes
Who do I need to speak with?	
What question will open the conversation?	
What do I want to understand—not prove?	
What assumptions should I check?	
What next step would be useful?	

The first conversation I will have is:

I will schedule it by:

You do not need complete certainty before retiring. You do need honest questions, open conversations, and a willingness to keep learning as the chapter unfolds.

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