



Design your *dream life*

A guide to the stages of your retirement.





Dream Book & Workbook

Build your financial future around your unique why with clarity and purpose in every decision.

Discover what to expect at each stage of retirement

Explore reflective prompts to define your own version of a meaningful life

Learn how to align your financial strategy with your values and purpose.

You may be financially ready for retirement, but what will it actually feel like?

You're not alone in wondering. For many, the biggest uncertainty isn't the numbers. It's the life waiting on the other side. How will you spend your time? What will give your days purpose? And how do you ensure your money supports not just a lifestyle but your life?

At The Mather Group, we believe true retirement planning begins with those deep and personal questions.

That's why we created this Dream Book & Workbook—to help you reflect on what matters most, prepare for the emotional and financial transitions ahead, and build a retirement rooted in clarity, confidence, and meaning.

Stage 1

Vision Phase

Clarity begins with curiosity

You're likely still working but your attention is starting to shift. Retirement has moved from "someday" to "soon," and you're beginning to wonder what it might actually look like.

This is your opportunity to dream before decisions get tactical. Before the budget and the tax plan, ask yourself: What kind of life am I building? What does an ideal day in retirement feel like? Who do I want to become in this next chapter of life?

This phase is about imagining, not planning. It's about getting clear on what you want so your future financial choices can reflect those priorities.

The questions below are here to help you explore those early dreams, reconnect with what matters most, and start shaping a vision for the years ahead. Revisit these reflections often. Your vision may evolve but making space to explore it each year ensures you stay aligned.

What does your ideal day in retirement look like from morning to evening?

What activities bring you joy, fulfillment, or meaning?

Who do you want to share this next chapter with?

Write a letter from your future retired self. What do they thank you for?

Stage 2

Transition Phase

Aligning action with intention

You're on the cusp of a major life shift and it's no longer hypothetical. Whether you're finalizing your exit date or beginning to count down, this phase can be both exciting and emotionally complex.

Now's the time to confirm your income sources, adjust investment strategies, and prepare for healthcare costs.

But just as important? Making space to process what this change means for your identity, your routine, and your sense of purpose.

As you approach this major shift, use the questions below to name both your hopes and uncertainties so you can step into retirement with intention and clarity.

What are you most excited about in retirement?

What fears or uncertainties are present?

What might help you ease into retirement?

Examples: Part-time work, sabbatical, etc.

Where do you need more clarity?

- ☐ Health insurance
- ☐ Lifestyle goals
- ☐ Income needs
- ☐ Tax implications
- ☐ Identity and purpose

Stage 3

Active Retirement Phase

Living your purpose

This is the chapter people imagine when they dream of retirement—full of energy, possibility, and freedom. Whether you're exploring the world, doting on grandkids, or finally pursuing your passion projects, this is your time to live life on your terms.

Your financial plan should reflect that. It should evolve with your goals, not hold you back.

This is where your “why” takes center stage and where a flexible, intentional strategy matters most.

Now that you're living this new chapter, these prompts are designed to help you stay aligned with what brings you purpose, joy, and connection.

What are 3–5 experiences or goals you want to pursue now?

What gives you purpose and energy today?

How are you staying connected?
To people, community, or something larger?

How does your current spending align with your values?

Stage 4

Legacy Phase

Leaving meaning, not just money

Your legacy is more than your estate—it's the imprint you leave through the life you've lived.

This phase invites reflection, simplification, and intentional generosity. You may be thinking about transferring wealth, giving to causes you love, or sharing life lessons with the next generation.

But legacy isn't just about documents. It's about stories, values, and impact.

This final chapter is about meaning. Use the space below to reflect on the values, stories, and impact you want to carry forward, and what you want to leave behind.

What life lessons or values do you want to pass on?

How do you want to be remembered?

Have you shared your vision for your legacy with your family?

Where do you need more clarity?

Your *why*-powered plan summary.

My purpose in retirement is...

My top priorities for this next chapter are...

During retirement, I want to feel...

- ☐ Freedom
- ☐ Fulfillment
- ☐ Connection
- ☐ Peace
- ☐ Contribution
- ☐ Adventure

What's next?

Whether retirement is five years away or already here, the most powerful step you can take is aligning your strategy with your why. At TMG, we create space for that discovery and pair it with deep expertise across investing, tax strategy, income planning, and estate design. Because a retirement plan should be driven by your life and dreams, not the other way around.



Schedule a complimentary consultation [↗](#)