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How to Ponder and Prepare for What's Next in Your Post-Practice Life

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Preferred Transition Resources

Introduction

Turning points and transitions punctuate every legal career path. Each journey begins with the launch from academia into the world of work, followed by a series of promotions and lateral moves, traditionally leading to a well-earned retirement. Market changes, evolving family dynamics, personal health, and wellness, as well as other external realities, influence each change along the route. Some are exciting and positive, while others are unanticipated and undesirable; yet all cause stress.

Pausing to allow yourself time to consider how you feel about and label each transition—be it personal or professional, voluntary or involuntary—sets the tone for your approach to navigating the change. It is important to take time to unpack the conscious and unconscious thoughts and emotions surrounding the situation that sometimes unknowingly influence your actions. This is particularly true for those nearing "retirement" age.

Some lawyers view retirement as nirvana—a glorious time free from client demands, schedules, and stress to pursue other interests. Other lawyers vehemently resist the idea and declare they will never retire for a host of reasons. Whichever worldview you hold, you still need a plan to properly prepare for the mental, social, physical, and spiritual aspects of "what's next" as you age.

Baby Boomers can expect an extra twenty to thirty years of life as compared to earlier generations, making it possible for the retirement phase of life to last as long as our careers. As a result, we must cope with two highly charged emotional issues—retirement and aging—in new and different ways. Lawyers, who are trained to take an analytic approach to problem-solving, tend to avoid emotions and rely on established rules of engagement to navigate transitions. They like to consider observable outcomes based on choices others before them made in order to help guide their own decision making process. However, retirement in 2019 doesn't look anything like what has come before. The good news is we are blessed with the opportunity to decide what to do with those additional twenty to thirty years. The bad news is there is no clear path or established rules of engagement to guide us in making those decisions.

For Baby Boomers, retirement can last as long as your career.

The Social Security Act of 1935 established sixty-five as the official retirement age,[1] when the life expectancy for Americans was sixty-one. You were expected to work until you earned your gold watch and the right to a life of leisure. Today, the average life expectancy is almost seventy-nine.[2] Retirement is no longer characterized as the end of a career and imminent death. As 10,000 Boomers a day reach age sixty-five, we defiantly reject the tired images of retirees as old people slouched, drooling in chairs, and are poised to redefine when and how we will "retire." Still, lawyers nearing the traditional age of retirement find themselves struggling to unpack personal, societal, and industry assumptions, thoughts, and views around aging and retirement that are destined to influence their actions—or worse, inactions—as they move forward.

This article provides the tools necessary to help you pause, ponder the possibilities, and ultimately create a personalized plan of action for "what's next" that will define *your* Golden Years.

Getting Started

To launch our conversation about retirement, we must consider the answers to three invasive questions:

- How old are you?
- How much money do you need/have you saved?
- How is your mental and physical health?

These questions make people uncomfortable, yet they are worthy of consideration. The first one is particularly important because *how* you pause, ponder, and plan is greatly influenced by your current age. The older you are, the less time you have to prepare to maximize outcomes for the second two.

Fifty-five appears to be the optimal age to begin unpacking your assumptions, thoughts, and feelings (yet earlier is even better!) because by age fifty-five, you are likely at the pinnacle of your career and retirement is far enough away that it doesn't feel too threatening to think about. At fifty-five, you may be able to access money from a 401(k) plan without penalties, and if you are lucky, chronic health issues are still at bay.[3] At this stage, you do not need to make an official declaration about retirement, but you do want to be *thinking* about it in a systematic way in order to map out a thoughtful strategy, much the same way you mapped out your college and grad school plans in junior year of high school. Obviously, if you are over fifty-five, carve out time to ponder these questions sooner rather than later.

As you sketch out your plans, keep in mind that there are various stages of a post-practice life. Stage One is likely to be one of high activity as you take advantage of free time to explore interests. During Stage Two, you are likely to slow down, eliminating some activities that are less rewarding or overly taxing. By Stage Three you may be required to deal with health issues associated with aging. Don't waste your time or energies during Stages One and Two worrying about what *might* happen in Stage Three. Instead, map out a strategy to manage the things you can manage in order to mitigate any challenges life may throw your way at any stage.

Each stage requires different financial and social resources. During Stage One, you may continue to have income from working, as well as from Social Security, pension benefits, buy-outs, etc. You may be engaged with colleagues who share your passions and interests. Stages Two and Three may see a reduction in cash flow, as you begin to rely solely on your investments. They may also induce a reduction in social relationships as you scale back on activities. The situation is different for everyone and based on choices you have made throughout your life. Therefore, before you begin to look forward to what's next, it may be helpful to look backward and examine the choices you have made to date to decide if you need to make any adjustments going forward. It is not about identifying regrets; it is about using the data to make intentional choices from this moment on to become the best version of yourself and create a future that will bring you the greatest joy.

Research shows that living long and well requires focus in three areas throughout our lives: financial security, healthy living, and social engagement.[4] The choices we make in our thirties, forties, and fifties have enormous consequences later in life. Now is the time to review your current spending and saving habits as well as your eating and exercise behaviors. Think about the quality of your family and social relationships outside of work and consider your interests beyond your practice. Part of your "what's next" plan for each stage ought to include strategies to:

- establish/sustain a healthy and active lifestyle;
- build/nurture family and social connections outside of work;
- imagine how you might replace your work identity in a way that makes use of latent interests and your God-given skills, talents, and wisdom as you age.

The earlier you think about these things, the happier your future self will be.

Review Your Finances

Most lawyers begin retirement planning by examining their finances. Obviously, your fiscal health will greatly impact the options available to you. Let your life goals drive your financial goals—not the other way around. Look beyond the numbers to establish short- and long-term financial goals that will allow you to prepare to live the life you want in each stage. Do you need to pay off debt? Do you want to travel or purchase another home? Have you given any thought to what kind of care you can afford should you need it?

Do the math to project what your essential monthly costs are likely to be in the next five, ten, fifteen years. Include housing costs (property taxes, utilities, insurance policies), food, gas, taxes, medical bills, and other living expenses. Next, consider your projected income from IRA distributions and Social Security benefits. Use AARP's online Social Security Calculator[5] to see what your benefits payout will be at different ages to get a sense of at what age you could stop working and how much additional income you will need to live the lifestyle you want. Keep in mind, for every year you wait to collect between age sixty-six or sixty-seven to age seventy (depending on the year you were born), Social Security will add a guaranteed 8% to your eventual monthly payout. And while you can start living off your 401(k) or IRA in your sixties, the more you take, the less you have to grow.

If you are in private practice, explore how your expectations regarding annual compensation, client transition credit, capital paybacks, etc. align with your firm's expectations, to get a clearer picture of your personal financial landscape. Review the partnership agreement you signed to remind yourself of important details. Odds are your partnership agreement will not provide much clarity. Like individual lawyers, law firms tend to avoid planning for retirement despite the reality that roughly one-third of partners (who control the majority of organizational revenues) will reach age sixty-five in less than ten years. According to RainMaking Oasis,[6] only 31% of law firms have a formal succession plan in place. Some firms have created mandatory, one-size-fits-no-one models. This approach robs lawyers of the ability to manage their exit timing and navigate the process effectively. Ultimately it contributes to societal ageism and negatively impacts personal well-being and adjustment to retirement.[7]

Other firms have opted to be reactive and take an ad hoc approach, believing they can better control productive partners from leaving too soon and underperforming partners from staying too long. This approach creates ambiguity and fuels fears in an already stressful situation. An ad hoc approach to retirement is a sure-fire way to foster the resistance of senior lawyers, which in turn will frustrate junior partners, resulting in difficulty retaining future rainmakers as well as important clients.

Both approaches fail to acknowledge how intensely a lawyer's identity is wrapped up in his or her work. For most successful lawyers, work and compensation are closely tied to a strong sense of self and purpose. This reflects the strength of client relationships and level of competency and is not something successful lawyers are eager to relinquish. RainMaking Oasis reports that 73% of attorneys don't want to forfeit current compensation transitioning client work.[8] As an individual attorney, you can use this ambiguity to your advantage. If there are no organizational rules in place, map out a plan of action that not only meets your needs, but also serves your clients, develops junior partners, and ensures the fiscal health of the firm. Rather than adopt a confrontational approach, consider how you can maintain control over the process by presenting a solution that meets the needs of everyone involved.

No matter how busy you are, find the time to create an annual business/practice plan for succession.

To determine what such a win-win-win plan might look like, think about what is driving the behaviors of your law firm's leadership. Keep in mind that they must continuously anticipate the need for and availability of specific skills, expertise, and core competencies to address evolving client and market demands. They must also be able to fill major leadership roles to keep administrative processes running smoothly. The trick is to help them get what they need, so you get what you need. The same is true for the junior partners who appear to be biting at your ankles. How can you make them allies in your transition instead of competitors?

The best way to design a win-win-win plan is to do your due diligence. Prepare an annual business/practice plan that not only projects billable hours and revenue, but also explores evolving client needs for the next five, ten, fifteen years, whether it is required by your firm or not. This information will allow you to identify and train the best possible successors and position the firm to maintain these client relationships *with your help*. You can be creative about how to align your personal goals with organizational needs, engage junior partners as allies, and serve your clients well to the benefit of all. You will want to decide when and how to share your plan with others to maximize your leverage when negotiating your exit strategy with the firm. No matter how busy you are, find the time to create this document. It will take some effort on your part, but once it is created, it is simply a matter of updating it annually. It is important to create your vision. As every great athlete knows, you can't take the shot if you can't see the shot.

In-house counsels may find themselves in similar ambiguous situations. Even the corporations that do have succession plans in place tend to focus primarily on the CEO or CFO roles while paying limited attention to their general counsels and legal departments. Like their counterparts in private practice, in-house attorneys do need to wait for institutions to design a plan of action. If you are in-house, take the initiative to propose an exit plan that addresses the needs of all the stakeholders involved.

Explore the Possibilities

Perhaps the biggest stumbling block for lawyers in determining their financial needs for a post-practice lifestyle is imagining what that lifestyle could like. A post-practice world requires you to develop a new and different way of thinking about and measuring your personal success beyond the familiar *money-power-status* paradigm that has dominated your life. Many struggle to determine what the new standard ought to be.

Being asked "What do you do?" for the first time as a retiree is a pivotal moment in the post-practice transition. The common "I used to be . . ." response reinforces your loss of status and feeds your fear of being irrelevant. To overcome this fear, consider answering that question like they do in the military. No one ever says, "I used to be a general." They say, "I am a retired general in the U.S. Army." Their identity and status are not diminished by the fact that they no longer serve in active duty. The same will be true when you introduce yourself as "a retired M&A lawyer" or "a retired [firm name] partner." Such a response affords you the space to explore all the other possible ways to introduce yourself based on how your post-practice life unfolds.

You may have been so busy lawyering over the years that you haven't had time to pay attention to innate talents, interests, and abilities. As a result, you are likely unaware of the multitude of options available to you. Believe it or not, lawyers have more flexibility than most other professionals. If you determine you want to continue working, you can work for different clients, in different settings. You can launch an entirely new career path in a different industry using transferrable skills and your subject matter expertise. You can start a new business, travel, study, volunteer, play golf, spend time with your family—your only limitation is your imagination.

Unfortunately, many lawyers have a difficult time seeing the *positive* possibilities before them because they are trained to focus on the worst-case scenarios and build protections to mitigate the impact of what *might* happen and/or provide remedies for what to do when bad things *do* occur. This ability to see problems at

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every turn is a fundamental skill for success in the legal profession, but it takes a terrible toll on your overall approach to life. A steady diet focused on what could go wrong dulls your ability to see the positive possibilities available; it adversely affects your mental and physical wellbeing. How could it not? Until you can see the possibilities, you are likely to cling to what is familiar.

Allow yourself to dream, again, much the same way you did when you were a junior in high school imagining your future! Ask yourself what you want to do, see, and experience. Create a curiosity list. (Check out WorkForce50's resources for Boomers and seniors to get your creative juices flowing.[9]) At this stage, resist the inclination to censor your thoughts with "I can't because . . ." thinking. Instead consider, "How might I . . . ?" Consider hiring a coach to help you explore latent talents and interests, navigate potential obstacles, and create a new mindset.

Do not be afraid to ask yourself: "What do I want?" Your dreams and your finances are integrally linked, but don't let your finances dictate your dreams at the initial stage. As the dream begins to take shape, you can devise a strategy to make sure you can pay for it. What adjustments to your lifestyle are you willing to make today? Test your spending habits. With every purchase, consider if it is a *want* or a *need*. Is "right-sizing" a possibility? How about working a reduced schedule? A conversation with a financial advisor can help you think through all the options. AARP's Social Security Resource Center is also a great resource to help you formulate your plans.[10] Remember: everything is possible, *if* you are willing to make the necessary choices.

Clearly, the sooner you consider these things, the more options you are likely to have. The last thing you want to do is to outlive your money. As one seventy-two-year-old client sadly noted, "I have enough money to live comfortably till age seventy-eight; then someone is going to have to smother me with a pillow." Take action today to avoid finding yourself in a similar situation.

Tend to Your Mental and Physical Well-Being

As critical as the questions regarding your finances and dreams may be, the question about your mental and physical health is the most important yet taboo to discuss. Thinking about our mental and physical health as we age makes us uncomfortable. None of us wants to think about our own mortality, yet it is life's only guarantee. Remember, actions we take during our thirties, forties, and fifties greatly impact our mental and physical well-being down the road, so the earlier you pay attention to caring for your mental and physical health, the healthier you are likely to be. Not only do you want to avoid running out of money prematurely, you also want to avoid someone else telling you it's time to retire because you cannot mentally or physically keep up with the demands of the job.

Because age does not look the same on everyone, ageism continues to permeate our society. Preference is often given to the "up-and-comers" rather than the "old timers" in a wide range of areas. So what? There is no need to blindly accept the worldview of others regarding aging and/or retirement. You can control what kind of sixty-five-plus-year-old *you* want to be, as well as what you want your life to look like in your seventh, eighth, and (hopefully) ninth decades, by monitoring your mental and physical health throughout your life to mitigate their impact and graciously accepting your limitations as they emerge.

The truth is, aging is the greatest gift we are given. According to the Society of Actuaries, a sixty-year-old woman who does not smoke and who is in good health today has a 50% chance of living to age ninety and a 33% change of living to ninety-five; a man has a 42% chance of living to ninety and a 23% chance of

Refusing to retire until those around you insist it's time for you to go is uncomfortable for everyone, especially you.

living to ninety-five.[11] Still, we worry about the daily discovery of new aches and pains and the impact unhealthy life choices throughout our career may have on our longevity. Yet rather than address the issue, we choose not to think about it. Whether you choose to admit it or not, aging and health issues will have an impact on your post-practice life. Individual circumstances and genetics will determine just how much and when, but it is important to face these issues head on rather than ignore them and force someone else to step in to point out your emerging limitations. Refusing to retire (or retiring in place!) until those around you insist that it is time for you to go is uncomfortable for everyone, but mostly for you. Pay attention and manage your own storyline. Be bold enough to control your own destiny, no matter what life may have in store for you.

We all know that the legal profession is demanding, stressful, and not for the faint of heart. Making time to live a healthy lifestyle, eat right, and exercise isn't easy at any age in the face of client demands and unrelenting deadlines. Finding time to nurture personal relationships outside of work is an even greater challenge. No matter how old you are at this moment, you can start making intentional choices right now to increase the quality of your life.

Start by paying attention to your sleeping habits. Sleep helps improve concentration and memory formation and provides your body an opportunity to repair cell damage and to refresh your immune system—both of which help to decrease the risk of cardiovascular disease, weight problems, and diseases. According to HelpGuide, older adults who don't sleep well are more likely to suffer from depression, attention, and memory problems and excessive daytime sleepiness.[12]

There are several things you can incorporate into you current routine to improve your sleep:

- Establish a sleep routine. By committing to a time to go to bed when you normally feel tired, and allowing enough sleep time to wake up naturally without an alarm, you help set your body's internal clock and optimize the quality of your sleep. By honoring this routine, you will be more productive in the office.
- Spend time in bright sunlight to increase your level of melatonin, a naturally occurring hormone controlled by light exposure that helps regulate your sleep-wake cycle. Whenever possible, spend some time outside during daylight. Take fifteen minutes to walk outside to get your lunch or a mid-day coffee whenever possible. At the very least, let as much natural light into your home or office as possible. Move your desk closer to the window.
- Adjust the brightness. Research reveals that the blue light emitted by your phone, tablet, computer, or TV is especially disruptive to your sleep cycles. Some experts advise people to log off at least two hours before bed—an unrealistic piece of advice for most attorneys. However, you can minimize the impact of bright screens by using devices with smaller screens, by turning the brightness down, or by using light-altering software.

Eating habits also play a role in how well you sleep, especially in the hours before bedtime. Heed your doctor's warnings and pay attention to your eating habits. Minimize your intake of sugary foods and refined carbs—such as white bread, white rice, and pasta—which can disrupt restorative stages of sleep. Avoid eating heavy, rich foods as well as fried, spicy, or acidic foods, which can cause stomach trouble and heartburn, especially close to bedtime. Finally, consider limiting your consumption of caffeine and nicotine throughout the day. Be advised that caffeine can cause sleep issues ten to twelve hours after consumption.

Clearly, good sleeping and eating habits are critical to your physical and mental well-being; so is a solid support system of strong interpersonal relationships. Human beings are social creatures; we need to be part of a tribe to survive. Think about how your move into a post-practice life will impact your current social systems and relationships. You have likely spent more time with your "work" family than with your loved ones. As you segue out of the world of work, your relationships with co-workers and clients will change drastically. You want to fill that void with other relationships.

In a perfect world, you have maintained strong external relationships with family and friends and now will have more time to devote to them. But even if you have not, explore ways to reconnect with those people and develop opportunities to meet new people with shared interests to strengthen your tribe. Make time to have lunch with a friend you haven't seen in a while; plan a long weekend away with your family; join a local charity or civic group. It is important to avoid isolating yourself during any transition. Isolation leads to loneliness, which leads to sadness, depression, and other mental health issues. Mental health issues have a way of morphing into physical health issues. Knowing *who* you will be spending your retirement hours with is as important as knowing *how* you want to be spending those hours. Start planning now.

Reject the "Doom-and-Gloom" Approach to Aging

In 2017, the ABA's National Task Force on Lawyer Well-Being offered a plethora of useful recommendations on how to improve the mental and physical health of attorneys.[14] Recommendation No. 9, "Guide and Support the Transition of Older Lawyers," advises law firms to "create programs for detecting and addressing cognitive decline in lawyers, develop succession plans for aging lawyers, and develop reorientation programs to support lawyers facing retirement."[15] The implication of this recommendation feeds our worst fear: We must retire because we are old and can't keep up mentally or physically. And then we wonder why lawyers refuse to think about, much less plan for, retirement. In the same way firms offer new associate orientations, mid-level retreats, and new partner programs to prepare these attorneys for the next phases of their careers, firms ought to prepare attorneys for the post-practice career transition too. Supporting lawyers nearing the retirement phase of their careers is a great idea, *not* because they are too old to do the job, but rather because they have served the firm well and it makes good business sense to help them figure out what's next.

Ironically, Recommendation No. 9 offers the right *solution*, but for the *wrong reasons*. While it may be true that one in ten people over sixty-five suffers from some form of dementia, as the report tells us, this also means nine out of ten people do not! Fear of losing our minds is greatly exaggerated. As we age, we will all occasionally forget a colleague's name, where we've left our keys, or why we walked into the other room. While cognitive decline is to be expected, we must pay attention to how often these things happen and the degree to which they impact our daily activities. The Mayo Clinic defines "mild cognitive impairment" (MCI) as "the stage between the expected cognitive decline of normal aging and the more serious decline of dementia. It can involve problems with memory, language, thinking and judgment that are greater than normal age-related changes."[16]

How can you determine the difference between normal memory loss and the slight dulling of mental function from MCI or dementia? One way is to note how these changes are affecting your daily life and usual activities. There is a difference between forgetting where you put your glasses and remembering that you need glasses. Consider how often you:

- forget appointments or social engagements;
- lose your train of thought or have difficulty following conversations or plots in TV shows and movies;
- feel overwhelmed by making decisions;
- have trouble finding your way around familiar surroundings;
- behave impulsively or demonstrate poor judgment.

As difficult as it may be to note these changes, it is even harder to hear it when family and friends point out that they have noticed such changes. Ignoring these changes will only make things worse. Instead, consider what modest modifications you can make to mitigate their impact on your work product and clients.

Face Your Fears

Retirement is disorienting, not necessarily because you've lost your cognitive abilities, but rather because retirement creates a void. What *is* no longer *will be*, and there is no clear path for *what it ought to become*. Fear of the unknown is ubiquitous, making this particular transition especially unsettling and scary. How do we even begin to let go of who we are for who we might become? Even those Boomers who believe that it could be liberating to shed a familiar work identity to explore other sides of themselves also realize that doing so can be equally terrifying.

What troubles you most about the thought of retirement? Before you can attempt to reframe your concerns, you must be bold enough to acknowledge them. List them on a piece of paper. Say them out loud. They become more manageable once you expose them to the light of day, rather than keeping them sequestered in your head.

Next, to mitigate those fears, think of the major career transitions you have already navigated successfully. For example:

- adjusting to law school;
- entering the Bar and joining the workforce;
- morphing from junior to mid-level associate; from mid to senior associate;
- transforming from associate to partner;
- leaving jobs and settling into new ones.

Some of these moments were likely expected and voluntary; some may have been brought on or complicated by unexpected external life forces and/or events. Whatever the catalyst may have been, each transition point required a new way of thinking about yourself and the world, just as retirement does. Take a moment to reflect back and remind yourself how you felt and what coping strategies you used to adjust. Such reflection will provide you with the energy source you will need to confidently embrace the unknown possibilities that await you at this stage. Slowly, you will begin to believe that there *can be* life after practice.

Summary

The transition from "retirement to re-launch" into the next phase of life takes time, creativity and a plan of action. Think of it as a process, not an event; it is an evolution and a redefining. While there is no magic age that you should begin to think about your post-practice life, the sooner you get started imagining the possibilities, managing your finances, and tending to your physical and mental well-being, the more flexibility you will have to enjoy the post-practice phase of life. Remember, a good ending is the key to a new beginning.

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NOTES

1. Act of August 14, 1935 (The Social Security Act), Pub. L. No. 74-271, §§ 202(a), 210(c)(1), 49 Stat. 620. The act has been significantly amended over the years; the current full-benefits retirement age depends on your year of birth, ranging from sixty-six years and two months for people born in 1955 to sixty-seven for people born in 1960 and later. *See Benefits Planner: Retirement*, Social Security Admin., www.ssa.gov/planners/retire/agereduction.html (last visited Dec. 3, 2018).
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12. Melinda Smith, Lawrence Robinson & Robert Segal, *Sleep Tips for Older Adults*, HelpGuide (Sept. 2018), www.helpguide.org/articles/sleep/how-to-sleep-well-as-you-age.htm.
13. *See, e.g.*, *Blue Light Has a Dark Side*, Harv. Med. Sch. (Aug. 13, 2018), www.health.harvard.edu/staying-healthy/blue-light-has-a-dark-side.

14. *See* National Task Force on Lawyer Well-Being, The Path to Lawyer Well-Being: Practical Recommendations for Positive Change (Aug. 2017) [hereinafter Lawyer Well-Being Report], http://lawyerwellbeing.net/wp-content/uploads/2017/11/Lawyer-Wellbeing-Report.pdf; *see also What Is This Report*?, The Path to Lawyer Well-Being, http://lawyerwellbeing.net/ (last visited Dec. 6, 2018).
15. Lawyer Well-Being Report, *supra* note 14, at 18, 58.
16. *Mild Cognitive Impairment (MCI)*, Mayo Clinic, www.mayoclinic.org/diseases-conditions/mild-cognitive-impairment/symptoms-causes/syc-20354578 (last visited Dec. 6, 2018).

Finding Fulfillment in Retirement

Questions to Consider

1. **At what point in your career, did you begin thinking about retirement? Was that years or months before you actually retired?**
2. **Prior to retiring, did you reduce your hours or work fewer days as you were preparing for retirement? Did you have a dress rehearsal? In starting to make plans for yourself in retirement, how much self-reflection did you do?**
3. **During your working years, what did you always want more time to pursue - - what types of activities**
4. **In thinking about retiring, did you identify your passions - and did you think about these passions/interests and how you might build upon them as you create a new chapter?**
5. **When thinking about retirement, were you concerned about Who You Would Be if you are no longer a law firm partner or a DOJ executive?**
    - **Since our self-concept is wrapped up in our job/career, retirement can feel like a loss of ego.**
    - **Did you experience this feeling?**
6. **When you thought about retirement were you thinking about how you would use all of that free time?**
    - **Did you play this Game with yourself? Hypothetically, if your office was closed for a week, how would you use that time?**
7. **Did you spend time with a colleague brainstorming possibilities? Did you arrange conversations with people doing the kinds of things you might want to do - just as you likely did when you were changing careers earlier in life?**
8. **How did you figure out what you wanted to do in retirement or are you still in the process of doing that?**
    - **Did you seek help from a counselor/coach?**
    - **If so, would you recommend this to others?**
9. **In thinking about what you might want to do in retirement, did you want to maintain some aspect of your legal career - - or were you interested in a totally new chapter, a new beginning?**
10. **When you meet someone new, and they ask you about yourself, do you hesitate to say you are "Retired"? Do you feel like others are then dismissive of you?**
11. **If you have a significant other, you know that in retirement relationships change. It is important to recognize this and to address such issues ahead of time.**

12. Social Relationships become even more important in retirement. When you are working, you have built in social relationships. All of that changes when you retire.

- **Are you consciously seeking out activities that provide the opportunity to meet new people and make new friendships?**