

THE RETIREMENT TRANSITION GUIDE

Navigating the shift in mindset, time, and money.

Retirement isn't a light switch — it's a dimmer. Most people spend thirty years focused entirely on the spreadsheet, but it's usually the psychological and emotional transition that trips them up. The math tells you if you can retire. Your mindset tells you if you should.

HOW TO USE THIS GUIDE

Four phases, one transition.

Most retirement conversations start and end with a portfolio number. That number matters - but it's only half the picture. This guide walks through the emotional readiness questions worth sitting with, alongside the financial mechanics worth getting right, in four phases.

PHASE 01	PHASE 02	PHASE 03	PHASE 04
Is It Time? A litmus test for whether you're ready to walk away from work - emotionally, not just financially.	Values & Time You're about to get back roughly 2,000 hours a year. What you do with them matters more than people expect.	Assets & Income Turning a lump sum into a reliable paycheck - the baseline, the discretionary, and the gap.	Healthcare Bridge The single biggest financial shock for early retirees, and how to plan around it before it surprises you.

Why the order matters

It's tempting to skip straight to Phase 3 and run the numbers - that's the part that feels concrete. But the clients who struggle most in year one usually aren't the ones with a portfolio shortfall. They're the ones who never answered the questions in Phases 1 and 2. A financial plan can fund a retirement. It can't design one - that part is still yours to work out.

Who this guide is for

Written for anyone within a few years of retiring, or just getting started and wanting to think it through properly. Some of it will feel obvious. The healthcare bridge in Phase 4 tends to be the part people haven't priced out yet. Work through each phase in order, or jump to whichever is most relevant right now.

The reflection prompts throughout are meant to be sat with - ideally out loud, with a spouse, partner, or trusted confidant.

PHASE 01

Is it time? The litmus test.

Knowing when it's time is rarely just about hitting a number in your portfolio. More often, it's a fundamental shift in how you view your time and your identity.

Push vs. pull motivation

Are you retiring from something, or to something? If you're simply burnt out - a "push" - a six-month sabbatical might be what you actually need. You'll know it's truly time when you feel a genuine "pull": so many interests, projects, or family commitments waiting that work is actively getting in the way of the life you want to live.

The "one more year" syndrome

Many people who've already hit their financial goals keep working anyway, out of fear - always "just one more year to be safe." If your net worth is genuinely sufficient but you're still terrified to pull the plug, the barrier you're facing is emotional, not mathematical. Naming that fear is the first step to working through it.

The identity check

Who are you when you aren't your job title? If your entire social circle, sense of purpose, and daily routine are tied to your career, you likely aren't ready yet - not because the math isn't there, but because the identity work hasn't started. Building a sense of self outside of work needs to begin before your last day at the office, not after.

REFLECTION

Your "pull" factors

List three specific things you're retiring to - spending Tuesdays with grandchildren, writing a book, mentoring young professionals, and the like.

01

02

03

PHASE 02

Values & designing your time

You're about to get back roughly 2,000 hours a year that were previously dedicated to your career. If you don't give those hours a job, they will default to the couch and the news cycle.

The three pillars of a fulfilling retirement

01

Work & mental engagement

Humans need to feel useful. That could be part-time consulting, taking classes, volunteering, or managing a complex personal project.

02

Physical & play

Hobbies that keep you moving and bring pure joy- pickleball, hiking, gardening, restoring old cars, whatever it is for you.

03

Connection

Social circles often shrink after retirement. Actively schedule time with family and invest in building your local community.

Action item - the trial run

Take a two-week "staycation" and live exactly as you plan to in retirement. Don't travel. Wake up on a random Tuesday and see what it feels like to have nothing mandatory on the calendar. Do you love the freedom - or do you feel restless and untethered?

REFLECTION

The ideal Tuesday

Draft your ideal schedule for a random Tuesday, six months into retirement.

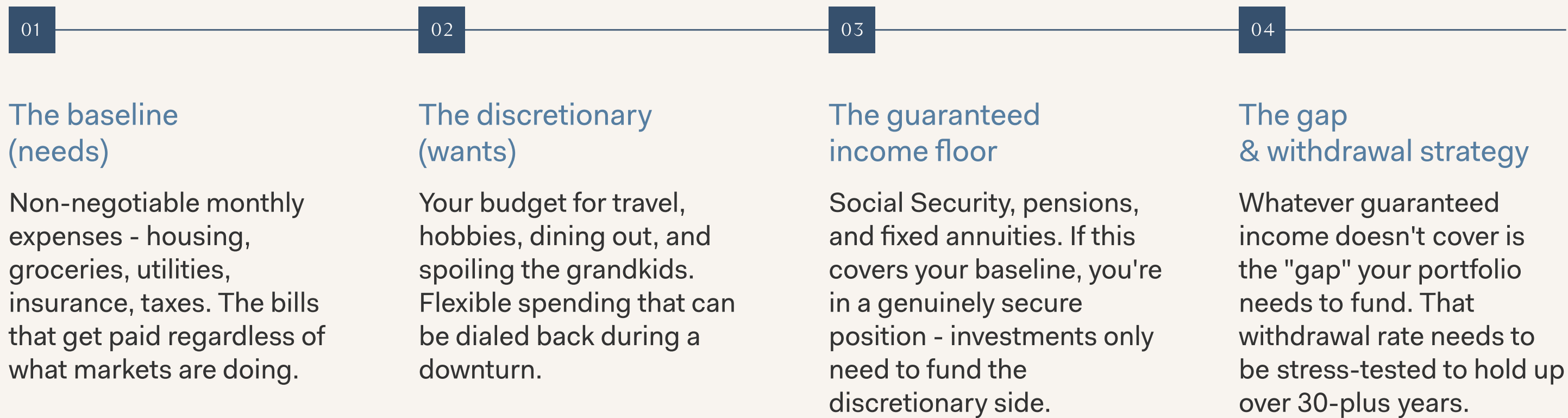
MORNING

AFTERNOON

PHASE 03

Assets & the financial engine

Instead of just looking at a lump sum in your investment accounts, the more useful move is translating your accumulated assets into a reliable, monthly paycheck.



A WORKED EXAMPLE

Total target monthly budget	\$8,000
Guaranteed income (Social Security, pension)	\$3,000
The gap your portfolio needs to generate	\$5,000 / mo

This is a simplified illustration, not a projection - your actual sustainable withdrawal rate depends on your specific portfolio mix, time horizon, and market assumptions.

Stress-test the gap

A withdrawal rate that looks comfortable in a flat market can behave very differently if a downturn hits in your first few years of retirement - a risk planners call "sequence of returns." Two portfolios with the identical average return over 30 years can produce very different outcomes depending on which years the losses land in. This is the specific thing a fiduciary planner should be stress-testing before you rely on a number.

PHASE 04

The healthcare bridge.

This is frequently the single biggest financial shock for early retirees.
If you retire before age 65 in the United States, you do not qualify for Medicare.

CRUCIAL PLANNING CHECK

Price out private insurance - or Affordable Care Act premiums - for your "gap years" between retirement and age 65.

Often \$1,000 - \$2,000+ per month for a couple.

This single line item frequently dictates the timing of retirement for people in their late fifties and early sixties.

Options for the bridge

01

COBRA

Often expensive, but provides continuity of care for up to 18 months without switching plans or providers.

02

ACA Marketplace

Premiums are based on income - specifically Modified Adjusted Gross Income (MAGI). Careful tax planning can help qualify for subsidies

03

Part-time work

A "barista FIRE" style job that offers health benefits for part-time employees can bridge the gap while easing into retirement.

04

Spousal coverage

If one spouse continues working, joining their employer's plan is usually the most cost-effective solution available.

When to lock this in

This is worth pricing out before you set a retirement date, not after. COBRA elections have strict deadlines, ACA marketplace enrollment is generally limited to open enrollment or a qualifying life event, and MAGI-based subsidies depend on how you structure withdrawals in that first year. If your retirement date is flexible at all, run the healthcare numbers alongside the rest of the plan - it's one of the few pieces here with real deadlines attached to it.

NEXT STEPS

From theory to execution.

Transitioning into retirement is a process, not a singular event.
Three steps move you from thinking about it to actually being ready for it.

01 **Complete the reflections**

Sit down with your spouse or a trusted confidant and talk through your "pull" factors and your ideal Tuesday. Say them out loud, not just on paper.

02 **Run your numbers**

Categorize your current spending into baseline versus discretionary, so you know what your guaranteed income actually needs to cover.

03 **Consult a professional**

Review your withdrawal strategy, tax planning, and healthcare bridge with a fiduciary financial planner to make sure your math lines up with your vision.

LET'S TALK

Bring your numbers and your questions.

A conversation about your retirement transition is free and comes with no obligation - whether you're two years out or twenty.

[Schedule a conversation](#)

Tyler Morris

Senior Vice President, Wealth Advisor | tyler.morris@farther.com | 720-464-1116

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