

Alberta Doctors' Digest

Sponsored article: Prepare for a purpose-driven retirement

For many people, retirement is a finish line. After you cross it, you can relinquish your responsibilities and relax. But too much relaxation and not enough responsibility can soon translate into feelings of boredom and a lack of purpose – especially for physicians whose personal identity is often tightly linked to their occupation.

To combat this, more and more new retirees are taking stock and reprioritizing what they find meaningful in life. One of the best ways to do this is through introspection.

Mindfulness and purpose

As with any new life chapter, your retirement is a time to reflect, make positive changes and spend time building a lifestyle that's focused on you. Retirement lets you give considerable thought to who you are and who you want to be. This regularly happens throughout a person's career as they change roles or take on new responsibilities. But there is no reason this should stop once you hit retirement. How we define ourselves in retirement may look a bit different. When looking ahead, picture the legacy you want to leave and the [memories you want to share with your loved ones](#).

Try asking yourself:

- Who are the people I care about?
- What do I want them to see when they think of me?
- What makes me happy?
- What makes them happy?
- Which memories do I often come back to?
- How have they shaped who I am?

These can be daunting questions that require a lot of reflection, but asking them is an important first step. If it helps, imagine your life as a book where you are the main character. Think about the qualities that define your actions.



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Activities and hobbies with meaning

Once you uncover who and what adds meaning to your life, you'll have an easier time pinpointing the activities that offer the most value. Think of them as the moments that make up the story. Where do these stories take place, and what are you doing in them? Here are some questions to help you identify the activities you gravitate to:

- What activities do I engage in, and which have I been involved in before?
- Are there new or more profound ways I can pursue them?
- What activities have I always wanted to do if only I could?
- Are they still things I can/would like to pursue?
- Do these activities align with my renewed sense of self?

Once you are able to identify some activities, imagine how they would fit into your schedule. Ask yourself more concrete questions like, "what does a typical Tuesday look like?" Being more precise about how you wish to spend your time will help shape your idea of purpose and understand how to achieve it.

Maintaining a purposeful community

When people think about what they find meaningful, it's easy to focus on themselves, but your sense of purpose may be just as reliant on the other people in your life. Chances are that a significant part of your retirement will be spent with those with whom you have spent your life cultivating a relationship.

When thinking about what you want to accomplish, ask yourself who else plays a role in your story.

- Do my activities involve or help the people and communities I care about?
- Are there ways of expanding their impact?
- Can I leverage them to build or strengthen communities?

For example, let's say you always wanted to spend your retirement travelling the world, but as the years go by, you find greater meaning in spending time with your kids and grandkids. You can shift your priorities to spend quality time with them or travel with them and create memories together.

As another example, perhaps you have spent much of your recreational time playing hockey and want to maintain an active connection to it. Consider offering lessons to less experienced players or helping local hockey programs flourish.

Creating your retirement legacy

Retirement shouldn't be a passive experience. It's another chapter to discover yourself and create or redefine your purpose. Unlike our ideas of a "good job" or a "good education," it's hard to determine what exactly defines a good retirement. But if you step back before diving in, you give yourself more control over the masterpiece that is your life.

Start actively planning for your retirement today. An MD Advisor* can recommend ways to help you achieve your retirement goals. Knowing what's possible financially will allow you to make the best and most sensible lifestyle decision for you. If you'd like to chat, contact Tanuja.Mishra@md.ca.

*MD Advisor refers to an MD Management Limited Financial Consultant or Investment Advisor (in Quebec), or an MD Private Investment Counsel Portfolio Manager.

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