

PRIORITY1 WEALTH MANAGEMENT GROUP

LIFE AFTER WORK

Your retirement planning workbook

Purpose. Wellbeing. Family. Care. Legacy.

Prepared for: _____

Date started: _____

Retirement is not only about leaving work. It is about creating a life that reflects your values, relationships and priorities.

Welcome to your next chapter

This workbook is designed to help you think beyond the financial side of retirement. Use it privately, with your partner or family, and as a discussion guide with your professional advisers.

How to use this workbook

- ☐ Complete the sections that feel most relevant now.
- ☐ Add notes where you need more information or a family discussion.
- ☐ Record where important documents are stored, rather than sensitive passwords or account balances.
- ☐ Review the workbook at least annually and whenever your circumstances change.

What would make this workbook valuable to me?

Privacy reminder: Keep this workbook in a secure place. Tell a trusted person where it is stored.

1. My retirement snapshot

Start with where you are now. There are no right or wrong answers.

Question	My notes
I am	Not yet retired / Transitioning / Retired
My preferred retirement date	
People involved in my planning	
My three most important priorities	1. 2. 3.
What I am most looking forward to	
What concerns me most	

A successful retirement would feel like...

2. My retirement vision

Imagine an ordinary day in a retirement that suits you well. Think about where you are, who you are with and what gives the day meaning.

My ideal morning looks like...

My ideal afternoon looks like...

My ideal evening looks like...

Goals by time horizon

Timeframe	What I would like to do, experience or achieve	First step
Next 12 months		
Next 1-5 years		
Beyond 5 years		

3. My ideal week

Sketch a week you would enjoy, not a schedule you feel obliged to fill.

Day	Morning	Afternoon	Evening
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			
Sunday			

A good balance for me includes...

4. Wellbeing and fulfilment

Consider the habits and connections you want to protect or develop.

Physical

- ☐ I have activities I enjoy that support movement and mobility.
- ☐ I have considered how health changes could affect my plans.
- ☐ I know which health appointments and screenings I need to organise.

Mental and emotional

- ☐ I have interests that keep me curious and mentally engaged.
- ☐ I know where I could seek support during a difficult transition.
- ☐ I have considered how leaving work may affect my identity or confidence.

Social

- ☐ I have people I can contact for conversation and companionship.
- ☐ I have communities, clubs or activities I may wish to join.
- ☐ I have a plan to maintain friendships that matter to me.

One wellbeing habit I want to begin or strengthen:

People and groups I want to stay connected with:

5. Purpose, learning and contribution

Purpose may come from relationships, creativity, service, learning, paid work or simply being present for what matters.

Area	Ideas I would like to explore	Next action
Hobbies and creativity		
Learning and personal growth		
Volunteering and community		
Mentoring, consulting or paid work		
Travel and experiences		

What makes me feel useful, energised or fulfilled?

6. Family expectations and boundaries

Clear, respectful conversations can help protect both relationships and your own plans.

What role would I like to play with grandchildren or other family members?

How often am I comfortable providing childcare, transport or practical support?

What financial assistance, if any, am I willing and able to consider?

Which personal plans or boundaries are important to protect?

Conversation prompts

- ☐ What are family members assuming about my availability?
- ☐ What support would feel rewarding rather than burdensome?
- ☐ How will my partner and I manage different expectations?
- ☐ When will we review these arrangements?

7. Home, independence and future care

Recording your preferences now can make later conversations clearer. Preferences may change, so revisit this page over time.

Topic	My current preference	Questions or actions
Staying in my current home		
Home modifications or support		
Downsizing or relocating		
Retirement living		
Home care services		
Residential aged care, if needed		
Preferred location or proximity to family		

Who should be involved in future care conversations?

8. Estate planning and decision makers

Use this as a conversation checklist. Legal documents and terminology can vary, so seek legal advice about what is appropriate for you.

- ☐ Current Will
- ☐ Enduring Power of Attorney
- ☐ Appointment for medical treatment decisions
- ☐ Advance care planning documents
- ☐ Superannuation death benefit nominations
- ☐ Trust or company succession arrangements, if relevant
- ☐ Instructions for digital assets and online accounts
- ☐ A clear plan for sentimental personal items

People I have appointed and why I chose them:

Questions to raise with my solicitor or other adviser:

Do not record passwords, PINs or access codes on this page.

9. My personal wishes and farewell

These details are often not set out in a Will. A separate, accessible record may give family helpful guidance. Discuss legal status and storage with your solicitor.

Preference	My wishes / notes
Burial, cremation or another arrangement	
Funeral, memorial or celebration of life	
Religious, spiritual, cultural or other elements	
Venue or location	
Music	
Readings, speakers or personal messages	
Flowers or charitable donations	
Wake or gathering	
Other requests	

10. Legacy beyond finances

Your legacy may include the stories, values and relationships you nurture, not only the assets you leave.

Values or life lessons I would like to pass on:

Stories, traditions or family history I want to preserve:

People, communities or causes that matter to me:

Letters, recordings, photographs or keepsakes I would like to organise:

11. Life After Work checklist

Tick what you have considered. Add an action beside any item that needs attention.

Done	Consideration	Action / person to contact
☐	I have described what a rewarding retirement looks like.	
☐	I have goals for the next 1, 5 and 10 years.	
☐	I have considered how I will structure my week.	
☐	I have plans for physical, mental and social wellbeing.	
☐	I have discussed family expectations and boundaries.	
☐	I have recorded home and future care preferences.	
☐	My estate planning documents have been professionally reviewed.	
☐	The people I have appointed understand their roles.	
☐	I have recorded my funeral or farewell preferences.	
☐	I have considered my digital assets and online accounts.	
☐	I have documented where important records are stored.	
☐	A trusted person knows how to locate this workbook.	

12. Important documents register

Record what exists, where it is stored and who knows how to find it. Avoid recording passwords, PINs, balances or sensitive access details.

Document	Exists / review date	Storage location	Who knows?
Will			
Enduring Power of Attorney			
Medical decision-making appointment			
Advance care planning documents			
Superannuation records and nominations			
Banking records			
Investment records			
Insurance policies			
Property title or ownership records			
Mortgage or loan documents			
Tax returns and tax file records			
Trust deeds or company records			

Important documents register - continued

Document	Exists / review date	Storage location	Who knows?
Centrelink or government correspondence			
Birth, marriage or citizenship certificates			
Passport and driver licence details			
Vehicle and registration records			
Prepaid funeral or cemetery arrangements			
Funeral and farewell wishes			
Digital asset inventory			
Password manager instructions			
Important family photographs or records			
Pet care instructions			
Safe, safe-deposit box or secure storage details			
Other			

Other storage or access instructions that do not disclose passwords:

13. Key people and professional contacts

Record who should be contacted and what role each person plays.

Role	Name	Contact details	Notes
Partner or family contact			
Emergency contact			
Executor			
Attorney			
Medical treatment decision maker			
Financial adviser			
Solicitor			
Accountant			
General practitioner			
Other specialist or support contact			

14. My action plan

Turn reflection into a small number of practical next steps.

Priority action	Who can help?	Target date	Completed

The first conversation I will have is with:

The first document or arrangement I will review is:

15. Annual review notes

Use this section each year, and whenever there is a significant change in health, family, home, finances or personal priorities.

What has changed since my last review?

What has gone well in my life after work?

What feels less satisfying or needs attention?

Have family expectations or caring responsibilities changed?

Have my health, home or future care preferences changed?

Do any legal, financial or personal documents need review?

Who needs to be updated about my wishes or document storage?

My three priorities for the next 12 months

Annual review record

Review date	People involved	Main decisions or changes	Next review

Ongoing notes:

A final reflection

Am I retiring from work, or retiring to something meaningful?

What I want to remember from completing this workbook:

General information warning

This workbook is general information only. It is intended as a discussion and organisation tool and does not take into account your objectives, financial situation or needs. It is not financial, legal, taxation, medical or aged care advice. Before making decisions, consider obtaining advice from appropriately qualified professionals. Estate planning documents and appointments should be prepared or reviewed with a solicitor. Do not store passwords, PINs or sensitive access codes in this workbook.

Priority1 Wealth Management Group | www.priority1.net.au