



Your Retirement Isn't a Date. It's a Design.

By Erica Hubert, CFP®, CPWA®

Many people spend decades building a career, growing a business, and accumulating wealth.

Much of that effort is directed toward creating the freedom to one day step away from work. While reaching retirement is often viewed as one of life's major milestones, the more important question is what retirement will look like once you arrive.

Retirement is not a one-size-fits-all experience. One person may look forward to slowing down after a long and demanding career, while another may choose to continue consulting or working part-time because they enjoy it. Some may prioritize travel, while others may focus on spending more time with family, volunteering, or pursuing interests that were previously put on hold.

The most successful retirements are not measured by a retirement date or an account balance. They are measured by how well they reflect the life you want to live.

Design

Before settling on when retirement makes sense for you and your family, it is important to reflect on what you want retirement to look like. We find that many retirement planning discussions ultimately come back to four key areas: lifestyle, financial confidence, family and legacy, and purpose.

Lifestyle

Retirement creates an opportunity to spend your time in new and meaningful ways. The focus often shifts from professional obligations to personal priorities, making it important to consider what a fulfilling day, week, or year might look like. Defining that vision can help provide direction for the planning process.

Financial Confidence

Account balances and investment performance are only part of the retirement equation. True financial confidence comes from understanding how your resources support your lifestyle, priorities, and long-term goals. When those pieces are aligned, it becomes easier to make decisions with confidence.

Family & Legacy

For many people, retirement is about more than themselves. It is also a time to consider the impact they hope to have on family, future generations, and the causes that matter most. Understanding these priorities can help bring greater clarity to the decisions that lie ahead.

Purpose

One of the most overlooked aspects of retirement planning is purpose. A career or business ownership often provides structure, relationships, and a sense of accomplishment. For many people, it also becomes an important part of their identity. Taking time to consider what will provide meaning, fulfillment, and connection can help create a more rewarding retirement experience.

Decisions That Shape Retirement

A retirement vision provides direction, but it is the decisions along the way that help bring that vision to life.

Retirement is rarely defined by a single decision made at a single moment in time. Instead, it is shaped by a series of choices made before and throughout retirement. The most effective retirement plans do not focus on any one decision in isolation. Rather, they consider how financial, personal, and family priorities work together in support of a larger vision.

When aligned with your goals and priorities, these choices can help create a retirement that reflects the life you have spent years building.

Final Thoughts

The mindset around retirement should focus less on what is ending and more on what is beginning.

Retirement is not simply a date on the calendar. It is an opportunity to intentionally create a life that reflects your values, priorities, and vision for the future. After all, retirement is not a date. It is a design.



Erica Hubert, CFP[®], CPWA[®]

Financial Planner

Office: 518.220.3014 | Cell: 518.656.0785 (Call or Text) | ehubert@broadstoneadvisors.com



Broadstone Advisors, LLC
24 Century Hill Drive, Suite 102
Latham, NY 12110
518.220.3060



[Learn More](#)

Neither Broadstone Advisors nor its representatives are authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Individuals involved in the estate planning process should work with an estate planning team, including their own personal legal or tax counsel.

Securities and investment advisory services offered through qualified registered representatives of MML Investors Services, LLC. Member SIPC. Broadstone Advisors is not a subsidiary or affiliate of MML Investors Services, LLC, or its affiliated companies. OSJ: 24 Century Hill Drive, Latham, NY 12110, (518) 220-3061.CA Insurance License No. OE94467.