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A RESTLESS HEART

# Designing a Life After Work

10 ideas for building a full, purposeful  
and adventurous retirement

A short practical guide to purpose, health, relationships, creativity, play and adventure after work.

*Retirement is not simply the end of a working life.  
It is the beginning of a life you now have far more freedom to  
design.*

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# Retirement is freedom. But freedom needs a direction.

*“Once nobody needs you to do anything, what exactly are you going to do with the rest of your life?”*

Retirement sounds wonderful when we are working. No alarm clock. No boss. No deadlines. No Monday morning. For years, perhaps decades, freedom can feel like the prize waiting at the end of the race.

Then one day it arrives.

At first, doing nothing can be glorious. You can wake when you want, go where you want and finally stop living by somebody else's timetable. But there is a danger hidden inside that freedom. Without work, many of the things that quietly structured our lives disappear at once: purpose, routine, challenge, colleagues, recognition and the feeling that somebody needs us.

The answer, I have come to believe, is not endless leisure. Most of us still need purpose, challenge, people, play, curiosity and even a little risk. We just have the enormous privilege of choosing what those things look like.

This guide is not a formula for the perfect retirement. It is certainly not a list of things you need to buy or places you need to visit. It is simply ten ideas that have helped me think about the question: *How do I build a life after work that still feels properly alive?*

Your answers will be different from mine. That is exactly the point.

Read it slowly. Scribble on it. Ignore what does not fit. Circle the things that make you think. Most importantly, use it as a starting point for designing your own next chapter.

# Don't retire from something. Retire into something.

*“Retirement isn't the end of work. It's the point at which you finally get to choose what your work is.”*

Work is about far more than money. It gives us somewhere to be, something to solve, people to speak to and reasons to get out of bed. When it disappears overnight, the loss can be surprisingly disorientating even if we were desperate to retire.

The first attraction of retirement is often the absence of obligation. But if we are not careful, every day can slowly become Saturday repeated seven times a week. Pleasant, perhaps, but strangely shapeless.

I still like to have work in my life. I write, film, edit, think, make things and try to help people. The difference is that I now choose it. I can work hard on something because it matters to me, not because somebody is paying me to turn up.

Purpose does not have to earn a penny. It might be caring for grandchildren, volunteering, restoring a garden, mentoring somebody younger, writing family history, helping a neighbour or finally learning the thing you never had time to learn.

The useful question is not simply, 'What am I retiring from?' It is, 'What am I retiring into?' Give freedom a direction and retirement begins to feel less like an ending and more like an extraordinary opportunity.

## A QUESTION TO TAKE WITH YOU

*What would you still choose to do if nobody paid you, praised you or required you to do it?*

## Keep asking something of your body.

*“I'm not training because I want to be 25 again. I'm training because I want my body still to let me live at 75.”*

Ageing is unavoidable. Becoming incapable earlier than necessary is not. That distinction matters to me.

My own answer is a mixture: weights for strength and muscle, cycling for cardiovascular fitness and sheer pleasure, and practices such as t'ai chi, yoga and stretching for balance, mobility and calm. None of it is about pretending I am young. It is about protecting the ability to keep doing the things I love.

Strength matters because ordinary life requires it. Balance matters because falling becomes more consequential as we age. Cardiovascular fitness matters because our heart and lungs carry us through everything else. Mobility matters because a body that cannot move comfortably gradually reduces the size of our world.

Food matters too. I use approaches such as time-restricted eating and occasional fasting because they suit me, but I do not think retirement needs another set of rigid rules. Find sensible habits that work for your body and your circumstances, and seek proper medical advice where you need it.

The important thing is to keep asking something of yourself. Walk a little farther. Lift something safely. Stretch. Swim. Cycle. Dance. Garden. Start from where you are rather than where you think you ought to be.

I can't stop myself getting older. But I don't have to volunteer for becoming incapable.

### A QUESTION TO TAKE WITH YOU

*What physical abilities would you most hate to lose - and what could you begin doing now to protect them?*

## Don't make your world smaller.

*“If you make your world smaller because you're getting older,  
you may find that you get older because you've made your  
world smaller.”*

We naturally become more cautious with age. Some of that is wisdom. I should not take exactly the same risks in my sixties that I took in my twenties. Consequences matter more, recovery can take longer and experience teaches us that we are not indestructible.

But sensible caution can quietly become retreat. We stop going somewhere because it is inconvenient. We stop trying something because we might look foolish. We decline invitations. We avoid uncertainty. Bit by bit, the map of our life shrinks.

I want to resist that.

For me, adventure can mean sailing, travelling, exploring Greece, taking an unfamiliar road or trying to solve something on a boat that would have been much easier to pay somebody else to fix. Your version may be completely different.

Adventure is not recklessness. It is a willingness to remain in contact with uncertainty. It is doing things that stretch us just enough to remind us that we are still learning.

You do not need to cross an ocean. Sometimes expanding your world means joining a group, visiting a town twenty miles away, walking a different route or saying yes when your first instinct was to stay home.

A full life needs a little edge to it.

### A QUESTION TO TAKE WITH YOU

*Where has your world become smaller in the last few years - and what is one safe, sensible way of expanding it again?*

## Play isn't just for children.

*“Some things don't need to be productive. They're allowed to be fun.”*

Adults are remarkably good at turning everything into a project. Exercise must improve us. Hobbies must become side businesses. Travel must be educational. Even relaxation can become something we are supposed to optimise.

I think retirement is a good time to rediscover the value of doing something simply because it makes us grin.

Sometimes I put on a virtual-reality headset and spend an hour running around shooting people in a game. It achieves absolutely nothing useful. That is rather the point.

Cars, boats, games, music, dancing, model railways, golf, cooking, puzzles, grandchildren, motorcycles, fishing - the activity is irrelevant. Play is whatever absorbs you for a while without needing to justify its existence.

Play keeps curiosity alive. It gives us permission to be silly, competitive, fascinated or completely useless at something. It also creates one of the most underrated experiences in adult life: losing track of time because we are enjoying ourselves.

We spent enough of our working lives asking whether something was productive. Retirement gives us permission to ask a different question: *Was it fun?*

### A QUESTION TO TAKE WITH YOU

*What did you love doing before adulthood taught you that everything had to be useful?*

## Keep making things.

*“There is something deeply satisfying about finishing the day able to say: I made that. I fixed that. I made it a little better.”*

I have always been a maker. My working life involved furniture and businesses, but the instinct goes much wider than that. I like restoring houses, working on boats, gardening, writing, filming and thinking about the design of a future home.

Creating something changes the texture of a day. At the end of it, there is evidence that you were there.

Creativity does not mean you need to paint, write poetry or consider yourself artistic. A beautifully planted vegetable bed is creative. So is rebuilding an engine, cooking dinner from whatever is left in the fridge, sewing, decorating a room, making a video or designing a better way of storing tools in the garage.

Making also gives us problems to solve. That matters. A brain that is still being asked questions has reasons to stay engaged.

And there is humility in making. Things go wrong. Wood splits. Plants die. Bolts refuse to move. The first draft is dreadful. We try again.

Retirement can remove many of the measurable achievements that came with a career. Making things gives us a quieter kind of achievement - one that belongs entirely to us.

### A QUESTION TO TAKE WITH YOU

*What could you make, grow, repair, write, restore or improve this month?*

## Don't forget other people.

*“Friendships don't maintain themselves simply because you've known somebody for thirty years.”*

Work provides people automatically. Even if we occasionally wish it didn't. Colleagues appear every morning. Customers ring. Meetings happen. We are woven into other people's lives without having to arrange it.

Retirement removes much of that accidental human contact. If we do nothing about it, isolation can creep in surprisingly quietly.

Relationships need deliberate attention. That means calling the friend rather than merely thinking about calling them. Accepting invitations. Making new friends as well as preserving old ones. Joining things. Helping people. Being useful.

It also means protecting the relationships closest to us. One small habit I value is making time for a proper lunch together - not because it is a grand romantic gesture, but because ordinary life can swallow relationships just as easily in retirement as it did when we were working.

Family matters. Friendship matters. Marriage and partnership matter. Community matters. And as we get older, I suspect they matter more, not less.

The strange thing about connection is that it usually requires somebody to make the first move. There is no reason that somebody cannot be us.

### A QUESTION TO TAKE WITH YOU

*Who are three people you would regret drifting away from? When will you contact them?*

## Learn to be alone too.

*“You can fill your life with extraordinary things and still not be content.”*

There is a paradox here. We need other people, but we also need to be comfortable when they are not around.

For much of my life, it was easy to imagine that contentment lived somewhere just ahead. Another car. Another boat. Another business. Another achievement. Another adventure. There is nothing wrong with enjoying any of those things, but eventually I began to understand that they cannot do the inner work for us.

Quiet can be uncomfortable when we are used to constant activity. Yet it is often in quiet that we discover what is actually going on inside us.

Meditation, gratitude and simply sitting without filling every empty moment have helped me. Not perfectly, and not every day. This is not about becoming detached from life. It is about being able to enjoy life without requiring it to entertain or validate us every minute.

One of the resources I created from those experiences is **ThinkMiracle**, a free website with a substantial self-help section covering meditation, gratitude, perspective, changing the way we think and ways of creating a little more peace within ourselves.

You can explore it at [thinkmiracle.org](http://thinkmiracle.org). I do not believe any website has all the answers. But sometimes one idea, encountered at the right moment, can change the direction of our thinking.

Learning to enjoy our own company makes relationships healthier too. Other people become people we choose to share life with, rather than people we need to rescue us from ourselves.

### A QUESTION TO TAKE WITH YOU

*If all the noise stopped for an hour, would you be comfortable with your own company?  
What might help you become more so?*

## Stay curious.

*“One of the things I never want to say is: I'm too old to try that.”*

Curiosity is one of the great defences against becoming mentally old before our time.

New countries, new people, new technology, new skills and new ideas all ask the brain to move rather than settle. But curiosity does not require a passport. It can be as simple as reading about a subject you know nothing about, taking a road you have never driven, learning a language, asking somebody younger how something works or trying a food you cannot pronounce.

The world is changing extraordinarily quickly. Artificial intelligence alone is reshaping how we learn, create and work. I would rather remain an interested beginner than decide that everything new is ridiculous simply because it arrived after I turned sixty.

Curiosity also keeps us humble. There is always another perspective, another skill and another person who knows something we do not.

Of course, occasionally we genuinely are too old to do something stupid. Wisdom is useful. But 'I'm too old' should not become a reflex that closes doors before we have even looked through them.

Stay interested. Ask questions. Be willing to be bad at new things.

### A QUESTION TO TAKE WITH YOU

*What is something you know almost nothing about but would genuinely enjoy understanding?*

# Always have something ahead of you.

*“Anticipation is part of the pleasure of being alive.”*

I like having something in the diary. It does not have to be enormous.

It might be a journey, a boat trip, a house plan, a book, tomorrow's cycle ride, lunch with somebody I love or a job in the garden that I am oddly looking forward to finishing.

Big plans give shape to years. Small plans give shape to weeks. We need both.

This is not because today is inadequate. There is a danger in permanently postponing happiness until the next thing happens. But anticipation itself is one of life's pleasures. Planning a trip can be almost as enjoyable as taking it. Imagining a project gives us energy before we have even begun.

Retirement can become flat when the calendar contains nothing except appointments and chores. Put pleasure in it deliberately. Put challenge in it. Put people in it. Put something there that makes you think, 'I'm looking forward to that.'

Then, when the big thing is finished, begin imagining another one.

## A QUESTION TO TAKE WITH YOU

*What are you genuinely looking forward to tomorrow, next month and next year?*

## Build your version - not mine.

*“Nobody needs my ingredients. You need to discover your own.”*

A boat is not a retirement strategy. Neither is a Greek house, a car, a bicycle or a virtual-reality headset. They are simply some of the ingredients in my particular life.

Your version might be grandchildren, an allotment, volunteering at a hospice, painting, walking the coast, restoring a motorcycle, learning Spanish, singing in a choir, caring for animals, travelling by train or becoming extremely good at making bread.

The object is not to copy somebody else's retirement. In fact, comparison is one of the quickest ways to become dissatisfied with a perfectly good life.

The useful question is: *What makes me feel alive?*

Notice the moments when you are absorbed, connected, peaceful, challenged, useful or excited. Those moments contain clues. Then design more room for them.

A good retirement probably needs several ingredients rather than one great passion. Purpose without play becomes another job. Play without purpose can become empty. People without solitude can exhaust us. Solitude without people can isolate us. Adventure needs somewhere peaceful to return to.

The art is in the mixture.

### A QUESTION TO TAKE WITH YOU

*If nobody else could see your retirement - no social media, no neighbours, no comparison - what would you actually choose?*

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YOUR TURN

## Design the next chapter.

*You do not need a five-year masterplan. Start with a life that makes next week slightly better.*

**Purpose.** What gives me a reason to get up in the morning? What would I like to contribute?

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**Body.** What do I want my body still to let me do ten years from now?

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**Adventure.** Where have I become too cautious or comfortable?

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**Play.** What do I do purely because it is fun?

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**Creativity.** What do I enjoy making, fixing, growing or improving?

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**People.** Who matters most, and am I giving those relationships enough attention?

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**Solitude.** What helps me feel peaceful when I am alone?

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**Curiosity.** What would I love to learn or understand?

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**Anticipation.** What am I looking forward to?

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**My ingredients.** Which three things make me feel most alive?

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## The next 30 days.

*A satisfying life is rarely created by one enormous decision.  
More often, it is built from small things repeated deliberately.*

**Choose one thing for your body.** Something realistic enough that you will actually do it. A daily walk, two strength sessions a week, swimming, cycling, yoga or simply getting out of the chair more often.

**Choose one thing that gives you purpose.** Start a project. Volunteer. Help somebody. Make something. Learn something. Give yourself a reason to care about Tuesday.

**Choose one person.** Arrange the lunch. Make the call. Visit. Do not wait for relationships to maintain themselves.

**Choose one piece of adventure.** It can be tiny. Go somewhere unfamiliar. Try the class. Take the train. Book the weekend. Say yes to something that feels slightly outside your normal orbit.

**Choose one piece of play.** It does not need to improve you. In fact, bonus points if it achieves absolutely nothing.

**Choose ten quiet minutes.** Sit. Walk without headphones. Meditate. Write down three things you are grateful for. Give your mind somewhere to settle.

**Put one thing in the diary to look forward to.** Then enjoy the anticipation.

Do those things for a month and notice what changes. Keep what works. Change what does not. Retirement is not an exam. You are allowed to redesign it as you go.

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## A FINAL THOUGHT

# What makes you feel alive?

*“Perhaps the question isn't, ‘What am I going to do when I retire?’ Maybe it's: ‘What are the things that make me feel alive - and how do I make sure there's room for them in my life?’”*

I do not think the goal is to stay permanently busy. Nor is it to deny ageing, fill every minute or turn retirement into another achievement contest.

The goal, for me, is much simpler: to remain engaged with life.

To have people I love. Things I care about. A body I still ask something of. Quiet moments. Ridiculous moments. Things to make. Things to learn. Places to go. Reasons to laugh. And something, however small, waiting just over the horizon.

We spent much of our working lives building careers, businesses, families and financial security. Retirement gives us a rare opportunity to design something else: our time.

That may be the most valuable thing we have.

***“Don't just retire from something.  
Build a life you want to retire into.”***

## A Restless Heart

Because a restless heart never retires.

More at [restless-heart.com](http://restless-heart.com) | [thinkmiracle.org](http://thinkmiracle.org)

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WHERE FROM HERE?

## A few paths you might explore.

*Take what is useful. Leave what isn't.*

FEELING STUCK?

### ThinkMiracle

Sometimes changing the outside of our lives isn't enough. ThinkMiracle contains free tools and resources for meditation, gratitude, changing unhelpful patterns of thought and finding a little more peace. For those who want to go deeper, there is also a guided programme for making meaningful change.

[Explore ThinkMiracle >](#)

MY STORY

### The Boy in the Red Trunks

I've had periods when life went spectacularly wrong as well as times when it went wonderfully right. The Boy in the Red Trunks is the story of that journey - and of discovering that even when life appears to have fallen apart, it is possible to change direction and build something new.

[Discover the book on Amazon >](#)

COME ALONG

### A Restless Heart

I make weekly videos about retirement, purpose, ageing well, adventure and trying to build a life that remains interesting - with the occasional boat, car and mishap thrown in. You can also follow the everyday journey on Instagram.

[YouTube >](#)      [Instagram >](#)

COMING IN 2027

### The Restless Heart Academy

For people who want to go further than this little guide: a more structured journey through where you are now, what matters to you, and what you want the next chapter of your life to look like.

[Join the early waitlist >](#)

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*You don't need to do any of these things. If this guide has simply made you think differently about what comes next, it has done its job.*