

Trouble Transitioning? Just Hire a Coach.

By JOHN LELAND

At Level 2 of my virtual retirement planning, the computer interrupted our routine of questions and answers to share a Personality Insight, addressing me in italics for emphasis:

You tend to reach greatest clarity when you take time for solitary reflection.

I was alone in a hotel room in Phoenix, bathed in the chilly blue glow of the laptop computer screen, obediently following directions from a Web-based computer program.

Thank you for sharing that. The online service, called My Next Phase, is the latest entry in a suddenly teeming field of books, coaches, life planners, motivators, counselors and spiritual guides that promise to help retirees and near-retirees customize and accessorize their coming years the way Martha Stewart helped them master the home. The tutorial program I used cost \$39.95; if I wanted to add teleclasses or five coaching sessions, the price would go up to \$109 or \$395. If I wanted to buy all the books offering comparable keys to life after full-time work, I'd have to raid my pension plan.

The unexamined life, Socrates said, is not worth living, but an unexamined retirement is a marketing opportunity.

Or, as my computerized counselor advised, "Push yourself to limit the time you spend considering, and set goals for moving ahead!"

For most of the last half-century, when people thought about planning for retirement — or really, when companies pitched them retirement planning services they generally meant financial planning.

But over the last decade, as later generations have approached the end of their work years with longer life expectancies and greater resources, even gray-flannel financial institutions have moved into the murkier area of life planning, an undefined regimen that involves soul-searching, emotional self-examination and motivational counseling.

As befits the next generation of retirees, the paradigm offered by the current round of books and coaches is the consumer experience, with a choice

of options and rewards and a promise of identity based on those choices. "It's just like people want experiences with their purchases," said Greg O'Neill, director of the National Academy on an Aging Society. "Like when you pay \$4 for a cup of coffee, what you're really paying for is the experience. So now they're thinking about retirement that way: How am I going to move from material things to meaning? They're the first ones going there into this new territory, so you can see why they're reaching out to mentors."

For Michael Burnham, 55, a founder of My Next Phase, the absence of mentors was brought home by personal experience. In 1999, after years of running a family business, he decided to sell the company and retire. He didn't need the income, but he also didn't know what to do with the rest of his life. He called Eric Sundstrom, whom he had employed as an executive coach, to ask how Mr. Sundstrom advised executives going through the transition to retirement. Then he called his brother, Randy, a clinical psychologist, to find out what resources he offered clients who were considering retirement.

Step up to the plate, push yourself to the limit, stay focused and set goals.

When neither offered much in the way of answers, the three collaborated on a personality test and coaching program geared to people in transition.

"Part of what we do is help people understand what they're giving up when they give up work," said Randy Burnham, who is 61 and still in clinical practice. "There's a mourning process that no one talks about. Even if you hate your job, it gets you up and gives you structure and purpose and role definition."

There are no accreditation requirements for people who want to call themselves retirement coaches, and no one tracks how many have hung up shingles in recent years. The International Coach Federation, an independent trade group that offers its own certification, has 2,000 credentialed coaches among its members, though not all work with retirees or prospective retirees. Pamela Richarde, the group's president, said that fees for individual coaching generally ran \$300 to \$600 a month, for three or four hours of coaching.

But even as coaches — or virtual coaches — proliferate, there is no reason to believe that their credentials or methods meet the needs of retirees, said Robert C. Atchley, a professor emeritus of gerontology at Miami University, in Ohio, and an author of "Social Forces and Aging," now in its 10th edition. "Coaching implies that there's a specific set of skills that are being coached, but with retirement I don't think that exists," Professor Atchley said.



FOCUSED John Hooper at the Westport, Conn., library, volunteering.

The boom in coaches reflects a growing gap between the stereotypes people have about retirement and how they imagine themselves at 60, 65 or 70, said Marc Freedman, who runs a San Francisco nonprofit organization called Civic Ventures, which examines the changing shape of retirement. "Already," he said, "the financial services industry is spending hundreds of millions of dollars selling expectations about what you're supposed to accomplish — at a juncture where there's a lot of uncertainty and few established pathways or role models, so people are turning someplace for help."

For John Hooper, 64, who went through My Next Phase, one discovery involved a Porsche convertible. Mr. Hooper, a former research and development executive at Eastman Kodak, retired in 2003 after receiving an early retirement offer he felt he could not refuse. He jumped into a wide range of volunteer work, but felt he lacked focus. When Randy Burnham, who attends the same church as he does, invited members to try My Next Phase, Mr. Hooper thought it might help him find direction.

What he learned, he said, was that his expectations of retirement did not match his real interests. "I overestimated the importance of financial considerations," he said. "I don't need the sports car as much as I thought. I was planning on buying a Porsche convertible. Now I found that idea extravagant. That was a surprise. It's more important for me to donate that money."

For Professor Atchley, this sort of revelation is significant but nothing new. The prospect of choosing a retirement coach, he said, can add one more complication or expectation to a transition that is already difficult.

As for a guide to retirement in the 21st century, he recommended Cicero's essay "De Senectute," or "On Old Age," written in 44 B.C.

"Anything you need to know about adapting to retirement is in there," he said.



SETTING GOALS Randy Burnham, left and Eric Sundstrom, of My Next Phase.