



# Next chapter planning *workbook* for business owners

Self-assessment & action planner

## Attribution

This workbook was developed in collaboration with **Good Morning Freedom**, a boutique consultancy that guides high-achieving executives, professionals and business owners in designing an inspiring “third act.” Manulife John Hancock Investments partnered with Good Morning Freedom founder **Cara Gray, CEPA®**, **CPRC**, to shape the questions, rating scales and action prompts found here – equipping financial professionals with a proven framework to spark richer, non-financial retirement conversations.

Headquartered in Chicago, Good Morning Freedom fuses behavioral-science insights with Cara’s proprietary *Third Act Blueprint* methodology to help clients explore identity, purpose, health, relationships, leisure and legacy – demonstrating that this stage of life can be a powerful new beginning rather than an ending. Through one-on-one consulting, cohort-based workshops and thought-leadership content such as the weekly *Act Three* newsletter, Good Morning Freedom delivers practical, actionable guidance that empowers clients to write their most exciting chapters yet.

For additional resources – or to inquire about bespoke consulting and workshops – visit [goodmorningfreedom.com](http://goodmorningfreedom.com) or email [cara@goodmorningfreedom.com](mailto:cara@goodmorningfreedom.com).



## How to use this workbook

This self-assessment helps you explore **six focus areas** that shape a fulfilling next chapter: **social networks & relationships, leisure & travel, health & energy, volunteering & giving, identity & purpose and post-exit work.**

For each area you’ll find 10 reflection statements. Rate how true each statement feels for you today on a scale of 1 (not at all true) to 10 (absolutely true). Add the numbers to get your section score (maximum 100). Higher scores (70 or above) indicate stronger readiness and alignment. Lower scores highlight opportunities for further reflection and exploration.

After rating, identify one concrete action you can take in the next 30 days. We’ve included a short sidebar of example actions to spark ideas – feel free to choose one or craft your own.

When you finish all six areas, transfer your section scores to the big-picture scorecard to spot where you’re thriving and where you may want to focus next.

## Social networks & relationships

Rate each statement on a scale of 1 (not at all true) to 10 (absolutely true). Enter the number in the rating column.

# Reflection statement Rating 1-10

1. I maintain regular contact with friends and family who energize me.

Who:

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2. I belong to different circles (friends, neighbors, interest groups) outside of work.

Who:

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3. I intentionally expand my circle beyond business to include people of different ages and backgrounds.

Who:

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4. I actively cultivate new relationships that align with my hobbies and interests.

Who:

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5. I have at least one mentor or accountability partner for my next chapter goals.

Who:

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6. I feel comfortable asking for help or advice from friends when needed.

Who:

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7. I schedule reconnections with valued relationships I haven't seen recently.

Who:

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8. I have friendships where I can discuss more than business.

Who:

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9. I protect time each month for social activities I genuinely enjoy.

Describe:

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10. I invest in shared experiences that deepen key relationships.

Describe:

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Section total (add your ten ratings): \_\_\_\_\_ / 100

One action I can take in the next 30 days: \_\_\_\_\_

Example actions (pick one or get inspired):

- Host a small dinner with old friends
- Schedule a mentoring coffee with a younger entrepreneur
- Attend a community meetup outside your industry
- Schedule a day of reconnection with your spouse, significant other, family member or friend

### Leisure & travel

Rate each statement on a scale of 1 (not at all true) to 10 (absolutely true). Enter the number in the rating column.

# Reflection statement Rating 1-10

1. I have hobbies or activities that make me lose track of time because I'm so absorbed.

Examples:

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2. I keep an up-to-date list of trips or experiences I'm excited to plan.

List:

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3. I can unplug from work for 24 hours without anxiety.

Notes:

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4. I schedule downtime or mini-breaks to recharge.

Describe:

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5. I integrate cultural or educational elements into my leisure plans.

Describe:

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6. I balance spontaneous fun with structured plans on my calendar.

Describe:

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7. I budget time and resources for leisure alongside my current work obligations.

Describe:

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8. I have a trusted go-to resource (e.g., a family member, travel agent, or planning checklist) that handles trip logistics smoothly.

Notes:

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9. I'm open to trying new experiences outside my comfort zone.

Describe:

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10. I capture or reflect on leisure experiences to reinforce what energizes me.

Describe:

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Section total (add your ten ratings): \_\_\_\_\_ / 100

One action I can take in the next 30 days: \_\_\_\_\_

Example actions (pick one or get inspired):

- Plan a local “daycation” in a new neighborhood
- Book tickets for a cultural performance or sporting event
- Start a shared photo log of micro-adventures or your last trip
- Plan a weekend getaway and book it

## Health & energy\*

Rate each statement on a scale of 1 (not at all true) to 10 (absolutely true). Enter the number in the rating column.

#	Reflection statement	Rating 1-10
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1.	I follow a consistent movement or exercise routine that I enjoy.	
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Describe:

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2.	I monitor key health indicators (e.g., sleep, steps, biometrics).	
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Notes:

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3.	I prioritize 7–9 hours of quality sleep most nights.	
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Notes:

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\*If a rating triggers health concerns, we recommend consulting a qualified professional.

4. My daily habits (e.g., nutrition, hydration, breaks) boost my energy.

Describe:

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5. I schedule recovery activities (e.g., stretching, mobility, massage) each week.

Describe:

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6. I actively manage stress with productive techniques (e.g., meditation, breathing exercises, yoga, stress ball, go for a walk etc.).

Describe:

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7. I track mental well-being and seek support when needed (e.g., loss of a loved one, illness, divorce, loss of a job, etc.)

Describe:

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8. I feel confident in staying mobile and active for years to come.

Notes:

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9. I keep preventive appointments and check-ups on my calendar.

List:

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10. I have contingency plans to stay active while traveling or during busy periods.

Describe:

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Section total (add your ten ratings): \_\_\_\_\_ / 100

One action I can take in the next 30 days: \_\_\_\_\_

Example actions (pick one or get inspired):

- Drink 80 oz of water daily
- Book a restorative massage, stretch session or personal training session
- Add a 15-minute walk after lunch daily
- Plan a screen-free Sunday

## Volunteering & giving

Rate each statement on a scale of 1 (not at all true) to 10 (absolutely true). Enter the number in the rating column.

# Reflection statement Rating 1-10

1. I can name causes or communities that motivate me to give or serve.

Name:

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2. I have tested at least one volunteer opportunity to see what feels energizing.

Name:

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3. I match my professional skills to volunteer roles that maximize impact.

Skills:

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4. I see sharing my time, skills or resources with causes I care about as a powerful way to bring fresh purpose and meaning to my life.

Notes:

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5. I understand the tax or legal structures that maximize my giving impact.

Notes:

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6. I have a clear 12-month giving plan and a set time to review and update my commitments.

Notes:

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7. I see a measurable impact from my charitable efforts.

Describe:

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8. I collaborate with others to multiply my philanthropic effect.

Describe:

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9. I involve family or team members in philanthropic activities.

Describe:

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10. Serving others leaves me energized rather than depleted.

Notes:

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Section total (add your ten ratings): \_\_\_\_\_ / 100

One action I can take in the next 30 days: \_\_\_\_\_

Example actions (pick one or get inspired):

- Research a skills-based volunteer opportunity
- Commit to one service day this quarter
- Invite family to join a local charity event
- Track impact stories from causes you support

## Identity & purpose

Rate each statement on a scale of 1 (not at all true) to 10 (absolutely true). Enter the number in the rating column.

# Reflection statement Rating 1-10

1. I have begun mapping out what will give my life meaning when I sell my business.

Notes:

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2. I can articulate my core values and how they guide my daily decisions. Identify your top 5 values (see appendix A for examples).

Values:

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3. I have sketched out what a fulfilling “typical week” could look like once I step away from the business.

Notes:

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4. I feel excited about new roles or identities I may adopt in my next chapter.

Notes:

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5. I intentionally set aside regular time to explore new or existing hobbies and interests.

Notes:

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6. I regularly reflect on how my identity is evolving beyond being a business owner.

Notes:

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7. I know the legacy or impact I want to create over the next decade.

Notes:

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8. I have role models who demonstrate the kind of post-exit life I want.

Who:

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9. I have identified at least one personal-growth area I want to explore in the next year.

Notes:

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10. I celebrate non-financial achievements as markers of success.

Describe:

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Section total (add your ten ratings): \_\_\_\_\_ / 100

One action I can take in the next 30 days: \_\_\_\_\_

Example actions (pick one or get inspired):

- Write a personal mission statement
- Block two hours for passion-project brainstorming
- Study a role model's post-exit journey (e.g., schedule lunch with a role model you know or discover a new role model through a book or podcast)
- Celebrate a non-financial win

## Post-exit work

Rate each statement on a scale of 1 (not at all true) to 10 (absolutely true). Enter the number in the rating column.

# Reflection statement Rating 1-10

1. I know that I want to pursue some form of work in my next chapter.  
(If you don't want to pursue any form of work, you can skip this section).

Notes:

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2. I know which parts of my skill set translate into consulting, part-time work or a new venture.

Describe:

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3. I have identified potential markets or audiences for my expertise.

Describe:

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4. I understand how much time and energy I want to allocate to paid work.

Describe:

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5. I have a clear financial plan that supports selective post-exit work.

Notes:

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6. I have explored education and certifications to stay current or pivot.

Describe:

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7. I maintain up-to-date tech and digital skills relevant to future roles.

Describe:

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8. My network can help me land meaningful post-exit assignments.

Describe:

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9. I'm clear whether income, purpose or social engagement drives my work goals.

Describe:

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10. I understand that setting healthy boundaries for post-exit work enhances rather than hinders my lifestyle.

Notes:

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Section total (add your ten ratings): \_\_\_\_\_ / 100

One action I can take in the next 30 days: \_\_\_\_\_

Example actions (pick one or get inspired):

- Draft a business plan for my next venture
- Calculate the minimum income for selective work
- Enroll in an online course to refresh a tech skill
- Set a weekly hour limit for paid engagements

## Your big-picture scorecard

Focus area

Section score (max 100)

### Social networks & relationships

Notes/priorities

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### Leisure & travel

Notes/priorities

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### Health & energy

Notes/priorities

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### Volunteering & giving

Notes/priorities

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### Identity & purpose

Notes/priorities

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### Post-exit work

Notes/priorities

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## Appendix A (example values)

Achievement	Friendship	Peace/harmony
Adventure	Fun/enjoyment	Pleasure
Authenticity	Generosity	Poise
Authority	Growth	Popularity
Autonomy	Happiness	Recognition
Balance	Health/wellness	Religion
Beauty	Honesty	Reputation
Boldness	Humility	Respect
Challenge	Humor	Responsibility
Citizenship	Influence/leadership	Security
Community	Inner harmony	Self-respect
Compassion	Justice/fairness	Service
Competency	Kindness	Spirituality
Contribution	Knowledge	Spontaneity
Creativity	Leadership	Stability
Curiosity	Learning	Status
Fairness	Legacy	Success
Faith/spirituality	Love	Tradition
Fame	Loyalty	Trustworthiness
Family	Openness	Wealth
Financial security	Optimism	Wisdom
Freedom	Order/structure	

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