

Manulife Investments | John Hancock

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.

GOOD MORNING FREEDOM
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For additional resources – or to inquire about bespoke consulting and workshops – visit goodmorningfreedom.com or email 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:

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

    _____

    _____

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: _____ _____	
2.	I keep an up-to-date list of trips or experiences I'm excited to plan. List: _____ _____	
3.	I can unplug from work for 24 hours without anxiety. Notes: _____ _____	
4.	I schedule downtime or mini-breaks to recharge. Describe: _____ _____	
5.	I integrate cultural or educational elements into my leisure plans. Describe: _____ _____	
6.	I balance spontaneous fun with structured plans on my calendar. Describe: _____ _____	

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

    _____
    _____

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

1. I follow a consistent movement or exercise routine that I enjoy.
   Describe:

   _____
   _____

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

   _____
   _____

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

   _____
   _____

*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:

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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:

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

    _____
    _____

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:

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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:

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

10. Serving others leaves me energized rather than depleted.
    Notes:

    _____
    _____

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:

   _____
   _____

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:

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

    _____
    _____

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:

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

   _____
   _____

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

    _____
    _____

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

Leisure & travel

Notes/priorities

Health & energy

Notes/priorities

Volunteering & giving

Notes/priorities

Identity & purpose

Notes/priorities

Post-exit work

Notes/priorities

Appendix A (example values)

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

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