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LifestylesHelp From the Sidelines Why more people are turning to 'retirement coaches' to help navigate a path in later lifeBy ANN CARRNS

As senior vice president of customer operations for a big telecommunications firm, Tim Leddy spent eight years jetting around the globe. The work was rewarding and left him financially secure.

But when Mr. Leddy, age 53, began thinking a few years ago about slowing down and what a less-driven lifestyle might involve, he found that the pace of his job left little time to reflect on the future.

So he hired a retirement coach.

"At some point," Mr. Leddy says, "time becomes much more important than money."

Retirement coaching is among the latest iterations in the growing "coaching" industry, in which individuals retain a professional to help them in their work or personal life -- much as an athlete works with a coach to improve performance.

Part cheerleader and part career counselor, a coach, ideally, listens to clients and prods them (gently, for the most part) to reach new insights, set goals and make decisions. They are helping people in their 50s and 60s to reinvent their lives, creating second careers with more flexible schedules that allow time for volunteer commitments and family. Some retirement coaches specialize in working with executives, but most advise clients with less lofty titles.

*'Their Own Wisdom'*

"Coaching assumes the client is healthy, creative and resourceful," says Meg Newhouse, a founder of the Life Planning Network ([www.lifeplanningnetwork.com](http://www.lifeplanningnetwork.com)), a group of New England professionals dedicated to providing services and resources to those 50 and older. "It aims to elicit their own wisdom and choices, rather than giving advice per se."

The International Coach Federation in Lexington, Ky., the field's major credentialing organization, says a recent global survey of more than 5,400 coaches -- about half of whom were from the U.S. and Canada -- found that 9% of the respondents in North America do at least some retirement coaching.

Most coaches ask for a minimum commitment of three to six months, typically with meetings at least twice a month. Fees vary; a range of \$100 to \$150 per session is typical, although they can go as high as several thousand dollars for coaches who focus on high-level executives. Some coaches will negotiate their fee based on financial circumstances.

Aging experts generally see the emergence of retirement coaching as a positive development, although they also say the term "retirement" is all but obsolete. Fewer clients want, much less can afford, the stereotypical retirement of mornings on the golf course followed by afternoons puttering about the house. With life expectancies stretching well into the 80s, many people will lead active lives for 20 years or longer after their supposed "retirement."



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"Perhaps a better title might be 'un-retirement' coaches, since they really help people do the opposite of retirement," says Marc Freedman, founder of Civic Ventures, a San Francisco nonprofit that works to redirect those over 50 into service-oriented careers.

To be sure, many new and would-be retirees do just fine on their own, using tools available in books or online. They have a list of things they are eager to try, they are financially secure, and they have strong support from a network of friends and family.

## *Blank Slate*

For others, though, retirement may present a loss of identity. Or, they may have been too busy with their careers to do much planning. Some may have had retirement forced upon them earlier than anticipated by corporate downsizing. Others simply could use a regular checkup to help keep their planning on track.

"Some people look at retirement as a blank canvas," says Cyndi Jones, a coach in suburban Boston. "They can benefit from having a retirement coach, to start to paint in the picture of what they want their life to look like."

That might describe Claire LeSage, 61, of Canton, Mass. She found herself confronting retirement sooner than expected, when the moving company where she had worked for 17 years as an executive assistant informed her last year that due to a reorganization, she would be retiring at the end of 2008.

"I didn't have any idea what to do," she says. "I knew what I didn't want to do: sit on a couch, or go out shopping all the time."

## *Building a Business*

Ms. LeSage, who is single and lives with a retired sister, had some savings in a 401(k), but still needed income to make ends meet. She started searching the Internet for a coach and found a Web site ([www.revolutionizeretirement.com](http://www.revolutionizeretirement.com)) maintained by Lin Schreiber, a coach who often works with women in transition.

Ms. LeSage asked for references, and then signed up for an initial, free telephone meeting in January. Many coaches offer introductory sessions free of charge, so both parties can decide if they're compatible. Some

coaches meet clients in person, but it's more common for talks to occur by telephone due to geographic limitations.

Ms. Schreiber, a former television producer and event planner, started coach training in 2001 and works from her home in the Berkshires, in western Massachusetts. She says she prefers to use the phone and email. "I can get distracted by body language, so on the phone I can listen at a deeper level -- and my primary job is to listen," she says. "And, to ask really good questions, so [people] can access their own answers."

Ms. LeSage felt comfortable with Ms. Schreiber, so she signed up for three half-hour sessions a month and periodic phone and email check-ins. She paid \$400 monthly. With encouragement from Ms. Schreiber, Ms. LeSage began exploring careers that would build on her moving-industry expertise, but allow her to work in a different setting. "I didn't want to be in an office all the time," she says.

After more than nine months of discussions with Ms. Schreiber and her own industry research, Ms. LeSage is now preparing to launch her own business, Wittz End, next year. The company is a concierge service that will help families relocate elderly parents from their homes into assisted-living facilities, handling details like packing and storing personal belongings. She has been attending trade shows and talking with facility managers to generate interest.

"If I hadn't started with a coach," Ms. LeSage says. "I wouldn't be anywhere near where I am now."

## *Winning Him Over*

Some coaches use a variety of personality assessment tools or "homework" assignments to help clients focus their decision making.

Howard Stone, a coach and co-founder, with his wife, Marika, of [www.2young2retire.com](http://www.2young2retire.com), likes to assign clients to interview former co-workers by asking, "What about me surprised you?" The answers, he says, can help illuminate strengths or traits the client hadn't previously considered.

That sort of creative thinking helped convert one coaching skeptic. John Soule, 69, of Boulder Creek, Calif., was approaching the end of a career as a systems

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engineer and software designer for several large companies, and then as a consultant, when his stepdaughter signed him up for some coaching sessions with Mr. Stone as a gift. Mr. Soule doubted they would be of any benefit.

"I did it mostly to pacify my stepdaughter in the beginning," he says. "My expectations were not high."

But as the sessions progressed, Mr. Soule's attitude changed. He found Mr. Stone to be a perceptive listener. One day, while Mr. Soule was recalling how he had greatly enjoyed the study of logic, an area of mathematics, while a student in the late 1960s at the University of California at Los Angeles, Mr. Stone interrupted him.

"He said, 'Stop. I haven't heard that tone in your voice before,'" Mr. Soule recalls.

That led Mr. Soule to think more about what topics excited him and, ultimately, to a decision to plunge into the study of that field -- perhaps with an eye toward developing software to enable the teaching of logic to schoolchildren.

"Instead of telling you what to do," he says, "his approach is to get you to work on it yourself."

Mr. Leddy, the communications executive, interviewed three coaches before deciding to work with Debra DeVilbiss, a coach based in Longmont, Colo., not far from where he lives in Boulder. He liked that Ms. DeVilbiss, a former job-search trainer for the state of Colorado, was local, so he could meet her in person at least once. It also helped that her experience included work as a freelance writer -- an avenue Mr. Leddy was interested in exploring.

After working with Ms. DeVilbiss for about four years -- a relatively long stint for a coaching relationship -- Mr. Leddy in February told his boss at Level 3 Communications that he intended to retire, or at least scale back his work. His superiors asked him to stay full time until July, and he agreed.

## *Time for Other Things*

Mr. Leddy now works no more than 20 hours a week as director of business operations. His first project was to train for and complete a grueling triathlon, a long-

postponed goal. And he is exploring a local writer's group suggested by Ms. DeVilbiss.

"You can't expect a coach to give you the answers," Mr. Leddy says. "You have to do the hard thinking. It's really a process of guided discovery."

Those considering a coach might try the International Coach Federation's "coach finder" tool on its Web site ([www.coachfederation.org](http://www.coachfederation.org)). Users can search by geography and specialty. The site also includes questions prospective clients should ask.

ICF President Diane Brennan recommends talking to two or three coaches and checking references before deciding to work with a coach. Coaches who aren't ICF-credentialed -- which involves minimum levels of both experience and training from ICF-accredited programs -- should still be able to provide information about what type of training they have taken, whether they are working toward becoming credentialed, and what specific experience they have in retirement coaching.