

# RETIRING WELL WORKBOOK

FOR ROSTERED LEADERS  
AND SPOUSES



Northwestern Ohio Synod  
Evangelical Lutheran Church in America



# Welcome!

Welcome to the Retiring Well Workbook! This resource was inspired by the Southeastern Synod and shaped with care to support you in exploring this exciting new season of life. Retirement isn't just about stepping away from work or the church—it's about stepping into new rhythms, opportunities, and ways of living with purpose.

Inside, you'll find space to reflect, dream, and plan, not only for the practical parts of retirement but also for your spiritual, emotional, and relational well-being. Think of this as a companion for the journey—a guide to help you slow down, ask meaningful questions, and discover how God is at work in this next chapter of your life.

This workbook is intended to be a tool so please use it how you would like.

We give thanks to the Northwestern Ohio Synod Retiring Well Team for their intentional work in preparing this resource and presentation. Members of the team include, Cassie Mugler, Pastor Henry and Becky Seibert, Pastor John and Sherry Ferne, and Pastor Christina Young.

If you have any questions or concerns, please reach out to the synod office at 419-423-3664 or [info@nwos-elca.org](mailto:info@nwos-elca.org).

## JOURNALING PROMPTS

Considering the current phase of the congregation's history, do my gifts and abilities align with what is needed, or would the congregation benefit more from a pastor/deacon/leader with different strengths?

# JOURNALING PROMPTS

Am I truly finished with this ministry, or am I primarily feeling weary and in need of an extended break to rejuvenate my energy and passion for the work?

# JOURNALING PROMPTS

What are my spouse/partner's plans regarding employment? Will they continue to work or retire around the same time? Does continuing to work fit our family goals?

# JOURNALING PROMPTS

Where will I/we live? Will I/we move closer to family? Somewhere I/we have always dreamed of? Or will I/we stay local? This is especially important if you live in a parsonage. What is my/our budget for housing?

# JOURNALING PROMPTS

How will retiring impact me/us financially? Have we planned for the future? Have I/we talked to a financial advisor? What financial planning steps do I/we still need to take before retiring?



## JOURNALING PROMPTS

What passions, gifts, or hobbies do I want to explore more deeply in retirement? Does my spouse/partner have passions and goals they'd like to explore? Are there hobbies or passions we want to explore together or with friends/family?

# JOURNALING PROMPTS

How do we envision our roles within our extended family during retirement? What steps can we take to strengthen our relationships and connections with loved ones?

## JOURNALING PROMPTS

Where will I worship after retirement? How will I participate in that community? Do I plan to church “shop”, if so, what are some places of worship I would like to check out?

## JOURNALING PROMPTS

In what ways do I still feel called to serve, even if not in a full-time pastoral role? Do I plan to make myself available for pulpit supply, interim ministry, mentoring a Rostered Minister in First Call, or serving on a synod committee/team? Will I volunteer at an organization in my community?

## JOURNALING PROMPTS

What parts of ministry have given me the deepest sense of joy and meaning?

# JOURNALING PROMPTS

Are there aspects of ministry I will miss, and how will I grieve those endings? How will my spouse or family grieve those endings?

## JOURNALING PROMPTS

How will I establish healthy boundaries with my former congregation after I retire?

## JOURNALING PROMPTS

Do I have a support network—friends, mentors, colleagues—who can walk with me through this transition?

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.



## JOURNALING PROMPTS

Use this space to write down any other fears, questions, excitements, or feelings you may be having in regards to retirement.

# A Closing Word...

As you come to the end of this workbook, remember that retirement is not an ending, but a new beginning. The same God who has walked with you through every season of ministry continues to guide, bless, and call you into new rhythms of life, joy, and service.

Take a moment to pause, reflect, and give thanks for the journey that has brought you here.

## My Commitments for Retirement

- Three things I am looking forward to:
  - a.
  - b.
  - c.
- Three ways I will care for my spirit in retirement:
  - d.
  - e.
  - f.

## Scripture to Carry with Me

Circle or write down a verse that speaks to your heart in this season:

- "Even to your old age and gray hairs I am he, I am he who will sustain you."  
– Isaiah 46:4
- "For I know the plans I have for you, says the Lord, plans for your welfare and not for harm, to give you a future with hope." – Jeremiah 29:11
- "They will still bear fruit in old age, they will stay fresh and green."  
– Psalm 92:14
- "The one who began a good work among you will bring it to completion by the day of Jesus Christ." – Philippians 1:6

## A Blessing for the Journey Ahead

May you step into retirement with a heart full of gratitude, a spirit open to joy, and a deep trust in the One who calls you beloved. May each day bring rest, purpose, and delight, and may you continue to discover new ways to share God's love in the world.

Well done, good and faithful servant. Go in peace—this new chapter awaits you.

# Timeline for Retiring Well

<b>5-10 Years Before</b>	<b><i>Discerning</i></b>	Do personal, relational, wellness, financial inventory and discern when the time might be right; pray
<b>2-5 Years Before</b>	<b><i>Exploring</i></b>	Meet with Synod Portico Rep about retirement planning; have relational & wellness conversations with significant other/family (see Workbook)
<b>1 Year Before</b>	<b><i>Planning</i></b>	<b>**Meet with Bishop</b> ; talk with Synod Retiring Well Team member to connect with others; attend Assembly-Convocation chats about retirement; review Workbook for Retiring Well
<b>3-6 Months Before</b>	<b><i>Preparing</i></b>	Talk with Bishop or Synod Staff about exit plans to leave well & establish clear communication plans; get ministry site documents in order.
<b>1-3 Months Before</b>	<b><i>Communicating</i></b>	Consult with Bishop on when to notify congregation; schedule & complete exit interview with new ministry journey team; plan concluding service; pray
<b>RETIRE!</b>	<b><i>Retiring</i></b>	Part of Retiring Well is staying present, praying, staying connected to loved ones, helping reduce anxiety (including your own); give thanks to God for your ministry!
<b>3 Months After</b>	<b><i>Resting</i></b>	REST! Visit other congregations or denominations; meet up with other retirees/friends;
<b>6 Months After</b>	<b><i>Adjusting</i></b>	REST! Talk with Bishop or Synod Staff about your availability to serve in some way; meet with Retiring Well Team member(s) or other retired clergy in your area; connect with new church/community
<b>1 Year After</b>	<b><i>Enjoying</i></b>	Find new community apart from previous ministry site; volunteer with Synod; explore new interests; travel; consider mentoring others; enjoy retirement



**SOUTHEASTERN SYNOD**  
EVANGELICAL LUTHERAN CHURCH IN AMERICA

# ELCA Pastor Retirement Checklist & Letter Template

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## ELCA Pastor Retirement Checklist

### Discernment & Planning

- ☐ Spend time in prayer and discernment
- ☐ Talk with family, spiritual advisors, and colleagues
- ☐ Meet with Portico Benefit Services to:
  - ☐ - Review pension and annuity
  - ☐ - Consider health benefits in retirement
  - ☐ - Plan retirement date and income strategy

### Administrative Steps

- ☐ Contact your synod bishop to share your intention to retire
- ☐ Submit formal letter of resignation/retirement
- ☐ Inform congregation leadership (e.g., council president)
  - ☐ Make plan to inform the congregation
- ☐ Participate in an exit interview with synod team
  - ☐ Complete administrative paperwork including acknowledgement of retirement form, covenant of separation, and congregational records forms.

### Transition & Closure

- ☐ Agree on last day of service and last day of worship
- ☐ Complete and send records and responsibilities
- ☐ Prepare congregation for transition
- ☐ Plan and participate in a farewell service or event

### Post-Retirement Boundaries

- ☐ Review ELCA/NWOS guidelines on post-retirement conduct
- ☐ Support and pray for the new leadership

### Optional Continued Ministry

- ☐ Ask bishop to be listed as “retired but available for supply or interim”
- ☐ Join any available synod retired clergy groups

## **Template: Pastor Retirement Letter**

[Your Name]

[Your Address]

[City, State, ZIP]

[Email Address]

[Phone Number]

Date

To the Bishop and [Congregation Name] Church Council,

Grace and peace to you in the name of our Lord Jesus Christ.

After much prayer and discernment, I am writing to inform you of my intention to retire from active ordained ministry in the Evangelical Lutheran Church in America. My retirement will be effective on [Date], with my final Sunday of worship leadership planned for [Date].

It has been a deep honor and joy to serve as pastor of [Congregation Name] these past [number of years]. I am thankful for the ministry we have shared together, for your faithful witness to the Gospel, and for the many ways we have grown in Christ's love.

As I prepare for retirement, I am committed to a faithful and healthy transition. I will work with congregational leaders to ensure all responsibilities are handed over and that appropriate closure is honored. In accordance with ELCA guidelines, I will refrain from any future pastoral roles or presence in the life of this congregation unless invited by a new pastor or synod leadership.

I give thanks to God for this chapter of ministry and pray for the Spirit's continued guidance for this community and the leadership that follows.

With gratitude and blessing,

[Your Name]

Pastor, [Congregation Name]

# Acknowledgment of Retirement

## A Member Information

Complete Section A and give the form to your synod bishop (if a pastor or deacon) or your employer (if a lay employee) to sign. Your retirement is not considered complete until this signed form is on file with Portico Benefit Services.

☐ Rev. ☐ Mr. ☐ Mrs. ☐ Ms.

Legal Name (First)

MI

Last

XXX-XX-  
Social Security Number

## B Instructions for Bishop or Employer

The member identified above has applied for retirement benefits under the ELCA Pension and Other Benefits Program. Please complete Section C or D, as appropriate, and return this form to Portico Benefit Services.

The member's effective retirement date must be the first of the month following the last day of service (including accrued vacation).

## C Signature of Synod Bishop (Complete for a pastor or deacon.)

I acknowledge the member named herein will retire or has retired effective

/ 01 /

Date (MM/DD/YYYY)

Signature of Synod Bishop (**Required for Pastor or Deacon**)

Date (MM/DD/YYYY)

Synod Name (**Required**)

## D Signature of Employer (Complete for a lay employee.)

I acknowledge the member named herein will retire or has retired effective

/ 01 /

Date (MM/DD/YYYY)

Signature of Employer Representative (**Required for Lay Employee**)

Date (MM/DD/YYYY)

Employing Organization (**Required**)

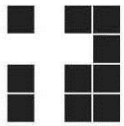
**Return completed form and any requested documentation to the Portico Customer Care Center. Incomplete or illegible forms may be returned.**

Portico Benefit Services  
7700 France Ave. S., Ste. 350  
Minneapolis, MN 55435-2802

800.352.2876 / 612.333.7651  
F 612.334.5399

*mail@PorticoBenefits.org*  
*myPortico.PorticoBenefits.org*





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## COVENANT OF SEPARATION

Dear Pastor \_\_\_\_\_,

On behalf of Bishop Daniel G. Beaudoin and this Synod, I extend to you many blessings and prayers upon your new endeavors.

This **Covenant of Separation** is designed to help guide changes in the relationship between you and your current parish upon your departure from this ministry. It is intended to strengthen accountability for you and the parish through establishing a safe and healthy relationship and ministerial boundaries.

Upon your departure, healthy boundaries include not participating in any ministerial functions nor responding to requests for, or engaging in, any hospital or ministerial visitation related to the parish at any time after your official resignation date. In essence, upon your last day with the ministry, you no longer are able to serve as pastor or staff for this parish and do not have the authority to make such commitments. It is important for all members of the parish to understand the importance of this agreement. While it is hard to minimize some relationships, it is absolutely essential that any future contacts be on a friendly basis and we suggest that for an extended period of time, these contacts be limited as well. These Covenant boundaries certainly affirm your past service but are important so that the parish can bond with and build a trusting relationship with new pastoral leaders who will provide the necessary ministry functions. In addition, according to the constitution of the Northwestern Ohio Synod of the ELCA:

*§14.19. Ministers of Word and Sacrament shall respect the integrity of the ministry of congregations which they do not serve and shall not exercise ministerial functions therein unless invited to do so by the pastor, or if there is no duly called pastor, then by the interim pastor in consultation with the Congregation Council.*

Again, if invited to participate in a ministerial role by a member of the parish, you are not at liberty to accept the invitation. The Synod will work with the parish to ensure that appropriate care is received throughout the transition process. We also encourage that you, as the resigning Pastor, not receive or entertain negative comments or participate in conversations or activities which might undermine the parish's ministry, programs or people. We also expect that all records are left in good order and any financial obligations are respected.

This Covenant is offered to you and the people of your parish for the sole purpose of strengthening mission and ministry in the future. It acknowledges deep gratitude for the past years of your significant ministry together and is built on Christ's hope for this parish as it moves ahead in mission and ministry.

We ask for the designated signatures below as a promise that both parties agree to uphold this Covenant of Separation for the health and welfare of this congregation and pastor.

Blessings and Peace,

*Sherry L. Krieger*—Deacon, Assistant to the Bishop for Strengthening Parishes & Synod Development

\_\_\_\_\_, Date \_\_\_\_\_

Council President

\_\_\_\_\_, Date \_\_\_\_\_

Pastor

***"So then, a sabbath rest still remains for the people of God;" (Hebrews 4:9)***



