

Retiring

This page provides a rules extension^{Ex} that defines when a character can retire.¹⁾

Since the early days of gaming, players have retired much-beloved characters after many levels, or otherwise having accomplished what they set out to do with that character. Sometimes a player may simply not enjoy playing a character very much. In a game with [character stables](#), one might wonder how often a player can retire a character, and under what conditions.

Retiring a character frees up a slot in that player's character stable. There are a few ways to do that, detailed on this page.

Requirements

- The character must not have any [loans](#) or outstanding debt.
- The character must have turned over any key quest items or group resources to their adventuring group.
- The character can only gift a certain amount of their wealth to other characters upon retirement.²⁾ The character can gift either:
 - a single magic item
 - OR, up to 10% of their total wealth (including the GP value of magic items), which can also include magic items
- The character can not be un-retired after the player begins to roll a replacement character.

Methods

Players have three options for retiring characters: character XP, character wealth, and session attendance.

Retiring via XP

Once a character has accumulated 20,000 XP, they can be retired.

Retiring via wealth

If a character owns 100,000 gp worth of items, creatures, and property, they can be retired. The sale value of magic items is used for the purpose of this calculation. Note that final wealth after any parting gifts (see "Requirements" above) must total 100,000 gp value.

Since it is only in extraordinary situations that a character will end up with 100,000 gp net worth before reaching 20,000 XP, it's unlikely that this option will be utilized.

Retiring via session attendance

For every 50 sessions a player has attended, they may retire a character with no XP or wealth requirement, even if that character has never been played. For example, if a player has played in 120 sessions, they would be eligible to retire up to 2 characters who fail to qualify for the XP or wealth retirement.

To be clear, this is 50 sessions played as a player, not sessions played as the character you want to retire. You can retire unplayed characters with this rule.

Coming out of retirement

If an interesting opportunity presents itself, the DM may have the character return as an “NPC” in the future for some episode if the player is okay with it – preferably with that player controlling the character for the cameo.³⁾

Transferring a character

Rather than retire a character, a character can be transferred to another player provided the other player wants to take control of the character and has an open slot in their character stable (i.e. taking control of the character would not put the player past the limit of number of characters a single player can own, as permitted by the DM).

¹⁾

It's important that players aren't permitted to throw away characters without restriction, because that might encourage discarding characters based on ability scores or other rolls during character generation. The goal of this rule extension is to strike a balance where rolling a character remains meaningful.

²⁾

“Donating” or liquidating items over time in anticipation of retirement is bad [sportsmanship](#). The retiring character will want to keep most of their wealth in order to enjoy retirement!

³⁾

It's always best to first ask the original player how they'd feel about the cameo. The DM should allow the player to veto. If they don't veto, the original player should be allowed to run the character for the cameo if possible.

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