

Retiring

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

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. 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. If an interesting opportunity presents itself, the DM may have the character return as an "NPC" in the future for some episode – preferably with the original player controlling the retired character for the cameo.¹⁾

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 cannot gift more than 5% of their wealth to other characters upon retirement. A retiring character will not liquidate magic items in order to provide such gifts.²⁾
- The character can not be un-retired after beginning 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.

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.

1)

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.

2)

“Donating” or liquidating items over time in anticipation of retirement is bad [sportsmanship](#).

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