

**RSP**  
**Your Mature Career/Life Transition Report**  
**and Planning Guide**

**Retirement Success Profile**  
**Personal Interpretation for**  
**Jane Doe**

The whole notion of retirement has been radically changed. Formerly we thought of retirement as the beginning of the end; today we simply think of retirement as a new beginning. The retirement transition is actually the beginning of a new career/life stage called RENEWAL.

This document gives you personal data you can find no where else. These personal data provide the foundation upon which you can construct a satisfying, energizing, and fulfilling career/life renewal stage lifestyle of your own design. The degree to which you put these data to work for you will determine the overall quality of your retirement/renewal transition, and the levels of satisfaction you can expect in your eventual retirement lifestyle.

**Retirement Success Profile Copyright (c) 2001 Richard P. Johnson, Ph.D.**  
**All Rights Reserved**

**Table Of Contents**

**About The Retirement Success Profile (RSP)**  
**Expectation (E) Scores Breakdown Chart**  
**Present Behavior (PB) Scores**

- 1. Work Reorientation**
- 2. Attitude Toward Retirement**
- 3. Directedness**
- 4. Health Perception**
- 5. Financial Security**

6. **Current Life Satisfaction**
7. **Projected Life Satisfaction**
8. **Life Meaning**
9. **Leisure Interests**
10. **Adaptability**
11. **Life Stage Satisfaction**
12. **Dependents**
13. **Familial & Marital Issues**
14. **Perception Of Age**
15. **Replacement Of Work Function**

**Present Behavior (PB) Scores Breakdown Chart**

**Present Behavior Scores Summary Table**

**Variance (V) Scores Breakdown Chart**

**Final Composite Scores Graph**

## **RETIRING IS NOT . . .**

Retiring from your current position does not automatically mean that you are entering a traditional retirement lifestyle where the main focus of your life is only on rest and leisure. A traditional retirement lifestyle is but one option, of many options, open to you as you transition beyond your current employment. This personal report is compiled from your responses on the RSP and provides you with accurate data so you can construct a new lifestyle from the mix of many options available to you now.

## **ABOUT THE RETIREMENT SUCCESS PROFILE (RSP)**

This report summarizes the results of the responses you gave on the RSP. These results give you an accurate and comprehensive picture of your overall level of readiness for personal change and renewal. The RSP does this by, (1) comparing your scores on the 15 retirement/renewal transition success factors to others like yourself who have taken the RSP, and (2) by comparing your own, individual Present-Behavior scores to your own retirement Expectation scores. There are no right or wrong answers on the RSP, your responses are but indications of how you feel about retirement in general, and your own retirement transition in particular. **YOUR RSP RESULTS CANNOT TELL YOU WHEN TO RETIRE.** Your results can however indicate which success factors you seem to have already accomplished, which ones you have moderately accomplished, and which ones might require more attention on your part for you to move smoothly through this career/life change of Renewal.

The RSP provides you with a personal inventory of the areas which are strengths for you as well as those which may need your additional energy and concentrated focus so you can transition as successfully as possible. The RSP has taken years to develop and perfect. It was over 10 years in its research phase alone before it was released for public distribution. The RSP has seen three major field testings and revisions. It has proven itself an invaluable planning tool for persons addressing the mature career/life change of Renewal.

## **THE FIFTEEN RETIREMENT SUCCESS FACTORS**

Extensive research has identified 15 factors that together can illuminate to what degree a person is likely to construct a happy and personally successful lifestyle in their maturing years. Generally speaking, the more directly a person addresses these 15, the better his/her chances will be of seizing retirement options of meaning and purpose. Your RSP Interpretation Report gives you three different scores for each of the 15 retirement/renewal transition success factors.

### **1) EXPECTATION (E) SCORES:**

The **FIRST** set of scores is your **EXPECTATION** or **E-SCORES**. E-scores give you a measure of how prepared for your current career/life transition you would like to be, or **EXPECT** to be when you actually retire from your current position. Your E-scores Breakdown Chart shows you how you scored as compared to others who have taken the RSP.

Any of your retirement/renewal success factor E-scores in the “high” column indicate you have high expectations for your next career/life stage in that area. Likewise, E-scores in the “middle” or “low” columns indicate moderate and lower expectations respectively on those factors.

E-scores are a measure of your overall attitude about transition, and your projection of how well you would like to be prepared the first day of your new lifestyle. **THE HIGHER YOUR E-SCORES THE MORE VALUE YOU PLACE ON THAT PARTICULAR FACTOR.**

### **2) PRESENT BEHAVIOR (PB) SCORES:**

The **SECOND** set of scores is your **PRESENT BEHAVIOR** or **PB-SCORES**. PB-scores are a measure of how prepared for transition and renewal you actually are **RIGHT NOW** in each of the 15 success factors. PB-scores are important because they give you an overview of how your actual preparation to date “stacks-up” to others who have taken the RSP. **GENERALLY, THE HIGHER YOUR PB-SCORES THE MORE PREPARED YOU ARE TO ENTER YOUR RENEWAL CAREER/LIFE STAGE AND FIND SUCCESS.**

You will find a definition of each of the 15 retirement/renewal success factors along with an interpretation explaining the meaning of your particular score on that factor. The interpretive paragraphs use your PB scores as their basis. Your PB-scores give you an accurate, thumb-nail sketch of your current renewal readiness. You will also find your E-score on these pages.

You will find your PB-Score Breakdown Chart. This chart graphs all 15 of your PB-scores in the three categories; high, middle and low . . . wherever you scored. High scores indicate you are well

developed in your preparation. Factors in the middle category represent adequate preparation to date. Low scores indicate respectively less developed preparation and perhaps a need to “work” on these areas to raise your overall preparation for a successful retirement/renewal transition.

The Present Behavior Scores Summary Table further illuminates the importance of your PB-scores by displaying all 15 success factors as 1) **STRENGTH FACTORS**, those areas which emerge as powerful points of confidence for you, 2) **MID-RANGE FACTORS**, those areas of satisfactory transition readiness, and 3) **FOCUS FACTORS**, those areas where you may want to invest your most concentrated attention to ensure maximum success in your next phase of life.

### **3) VARIANCE (V) SCORES:**

Variance scores are simply your E-scores minus (-) your PB-scores. **YOUR V-SCORES TELL YOU THE DEGREE OF DIFFERENCE OR VARIANCE THAT EXISTS BETWEEN 1) YOUR EXPECTATIONS OF TRANSITION READINESS AND, 2) YOUR PRESENT BEHAVIOR WITH REGARD TO TRANSITION READINESS.** V-scores are a measure of the energy necessary for you to achieve a relative balance between your E-scores and your PB-scores.

V-scores are a very personal measure of career/life transition preparation. Unlike your E-scores and your PB-scores, your V-scores do not compare you to anyone else except yourself. As such, your V-scores give you a very special measure of how well you are individually doing with your transition preparation. They also pinpoint for you the specific transition success factors which require your most concentrated attention.

The Variance Scores Breakdown Chart reports your V-scores in three categories: 1) high, where your E-score and PB-score are generally “in sync”, 2) mid, where there is mid-range alignment between your E-score and PB-score, and 3) low, indicating a broad difference between your E-score and PB-score for that factor; very low alignment.

### **COMPOSITE SCORES GRAPH**

This gives you a comprehensive overview of all your scores on the RSP in graph form to produce your personal “retirement/renewal transition profile.” For each success factor, your E-score is given along with a bar graph on a 0-100 scale. Below your E-score is your PB-score bar graph, again with your score. Your V-score is obtained by subtracting your PB from your E-score. (Note: In those cases where your PB-score is higher than your E-score, this means you are more than adequately prepared to find success in your retirement/renewal transition.)

Along each of your bar graphs you will notice two small vertical lines. These lines divide the graph into thirds according to norm scores. Therefore, any score falling between zero and the first “third-marker” falls in the lower third of the norm group. Scores between the first third-marker and the second third-marker fall in the middle third of all persons taking the RSP. Scores above the second third-marker would be in the top third of all persons taking the RSP. Third-markers appear on the bar graphs for all E-scores and PB-scores. You can determine into which third on each of the transition success factors you fall, and where in that third you score, by comparing your score to these third-markers.

### **GENERATING RETIREMENT OPTIONS**

Your personal RSP interpretation provides you with valuable information which can help you plan your next life phase. For this reason it's recommended that you 1) read through this interpretation report, 2) then go back and study selected parts of special interest to you, and 3) consult the book **THE NEW RETIREMENT: Your Mature Career/Life Planning Guide** to give you strategies for change and further suggested readings especially for those factors identified as "focus factors" and those in the "low" category.

## EXPECTATION SCORES BREAKDOWN CHARTS

Expectation scores are a measure of your overall attitude about your future retired lifestyle and your projection of how well you would like to be prepared when you retire from your current position.

Any of your transition success factor E-scores in the high column indicate you have high expectations for your life in that area. Likewise, E-scores in the middle or low columns indicate moderate and lower expectations respectively on those factors.

Low scores **DO NOT** necessarily mean you are inadequately prepared for your renewal transition, they simply indicate you do not see yourself as having high needs in that particular area.

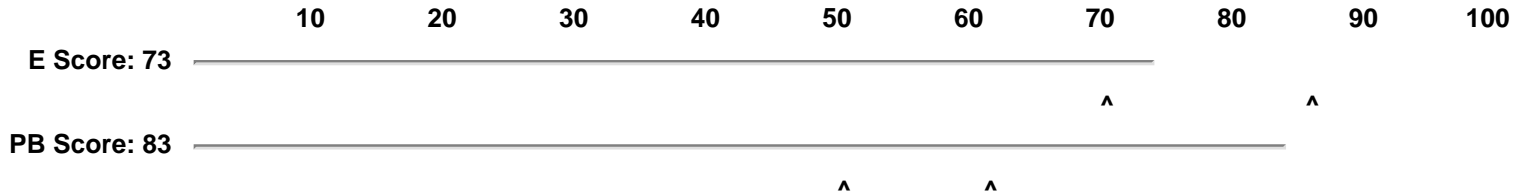
	Low	Mid	High
1. Work Reorientation			
2. Attitude Toward Retirement			
3. Directedness			
4. Health Perception			
5. Financial Security			
6. Current Life Satisfaction			
7. Projected Life Satisfaction			
8. Life Meaning			
9. Leisure Interests			
10. Adaptability			
11. Life Stage Satisfaction			
12. Dependents			
13. Familial & Marital Issues			
14. Perception of Age			
15. Replace Work Function			



## 1. Work Reorientation

**Definition:** The degree to which you have emotionally distanced yourself from taking your personal identity from your work.

### 1. Work Reorientation



Jane, your E-Score of 73 places you in the mid third of persons taking the RSP and indicates that you view this factor as possessing a completely satisfactory level of importance for your overall retirement success.

Your PB-score of 83 places you in the highest third of persons who, like yourself, are planning a successful retirement/renewal transition. This score indicates that work reorientation is a retirement/renewal transition planning strength for you. Persons who score high in this factor have already emotionally "stepped-back" from obtaining the majority of their self esteem from their work. You probably have already realized that your work, although very important for you, cannot remain the primary definition of who you are as a person. You have already progressed well toward that necessary shift in the way you perceive who and what you are.

Work has given you a large measure of self definition all through your career. Now you have recognized your need to reduce that part of who you are as defined by your work. You have gone a long way toward self-definition to the realistic changes of your next career cycle transition.... that of the retirement/renewal stage. You have probably already come to recognize that your organization will get along without you. This does not mean that your effectiveness at work has or will drop; on the contrary, it may increase. In all likelihood you will continue to be as effective on the job as you always have been.

You may be looking forward to the decrease in pressure and responsibility that your disengaging from work can bring. You have already begun to replace your work as the primary source of personal worth and pride. Your score indicates that your maturity and level of preparation for retirement/renewal transition is substantial with regard to this first factor of "work reorientation".

## RETIREMENT OPTIONS

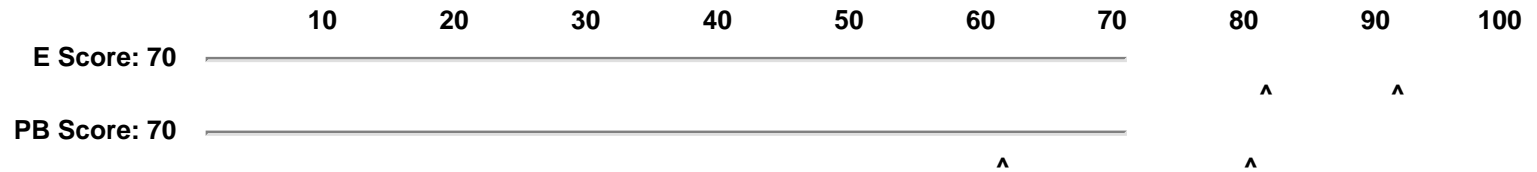
Work reorientation begins in the SELF life arena where you modify your definition of self to more accurately align with a new work identity. As this progresses, you'll see changes in the other five life arenas as well.\* You'll probably want to consult Chapter One of the book "THE NEW RETIREMENT" : Your Mature Career/Life Planning Guide" for more information and suggested options for addressing this factor.

\*The six life arenas are: 1) work, 2) family, 3) relationships, 4) self, 5) spirit or faith, and 6) leisure. All of your potential retirement options emerge from one or more of these arenas. Retirement/renewal transition planning requires you to reallocate your total energy among these six life arenas. All your retirement options flow from this reallocation process. See pp.44-46 in "THE NEW RETIREMENT" for a summary of the six life arenas.

## 2. Attitude Toward Retirement

**Definition:** Your perception of what your next life stage will be like for you once you transition beyond your current job.

### 2. Attitude Toward Retirement



Jane , your E-Score of 70 places you in the lower third of persons taking the RSP and indicates that you see this factor as having a somewhat reduced value for your overall retirement success.

Your PB-score of 70 places you in the middle third of persons who, like yourself, are planning a successful retirement/renewal transition. While your score certainly indicates an average level of retirement/renewal transition readiness in this area, it also leaves a suggestion that further preparation could be useful for you as you move along toward this next life transition of retirement. It's encouraging to note that you have obviously laid some solid foundations upon which you could continue to build if you choose to do so.

Generally, higher scores convert into higher levels of satisfaction and personal fulfillment, while lower scores generally mean the opposite. Being in the middle third means that you are certainly able to understand some of the characteristics of the upper third scores as well as those from the lower third scores. Understanding those characteristics should allow you to make some mature choices about what is best for you. What you believe and expect from your retirement life is important in determining what actually happens! Your thoughts are like a powerful magnet pulling you toward them.

Persons who score higher on this factor normally possess a very favorable outlook upon retirement. They also plan more thoroughly for it than those persons who may not look forward to retirement. Higher scores usually influence a person towards earlier retirement/renewal transition as well. They generally believe that activities other than work will quite naturally bring satisfaction and meet self-esteem needs. Conversely, people who score in the lower third in this area generally express a less than positive outlook. They may find it hard to believe that retirement could offer anything promising or exciting for them. People who score low usually try to postpone retirement/renewal transition. They see sparse satisfaction in the lifestyle changes retirement brings. They also fail to put much time into planning for their retirement/renewal transition because they see little value in it. Retirement is usually seen as confining and anything but a time for exploration, personal discovery and growth.

## RETIREMENT OPTIONS

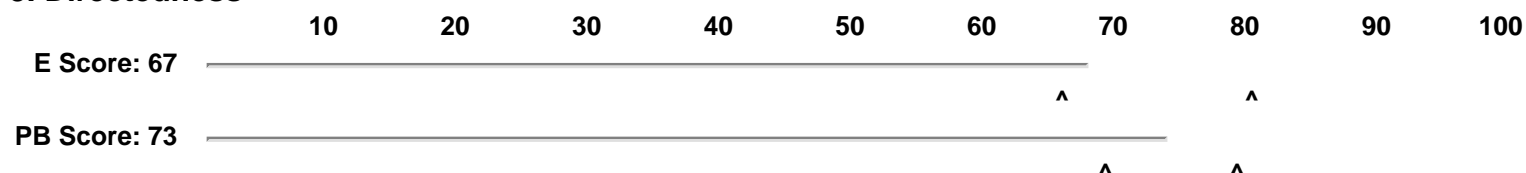
This factor deals with all six life arenas, but more centrally with the WORK and LEISURE arenas interaction. If you have been primarily work oriented then generally your attitude toward leisure may be somewhat anemic. Look in Chapter Two of the book "THE NEW RETIREMENT" for more ideas

and options.

### 3. Directedness

**Definition:** The degree to which we rely on our own internal sense of personal guidance for making plans and decisions for our retirement life, rather than relying on others giving us directions from outside ourselves.

#### 3. Directedness



Jane , your E-Score of 67 places you in the mid third of persons taking the RSP and indicates that you view this factor as possessing a completely satisfactory level of importance for your overall retirement success.

Your PB-score of 73 places you in the middle third of persons who, like yourself, are planning a successful retirement/renewal transition. Mid-range scores such as yours indicate an adequate retirement/renewal transition preparedness in this area. Actually, directedness is an aspect of your personality which cuts across all your behavior. The RSP looks only at your directedness related to retirement/renewal transition. You may be quite self-directive in other areas of your life, but not as self-directed in your retirement/renewal transition preparation.

Mid-range scores imply that you probably combine elements of high scorers and lower scorers on this factor. High scorers with regard to retirement/renewal transition are largely self-motivated, make decisions based on their own thoughts, feel very much "in-control" of their own retirement/renewal transition destiny and seek personal responsibility for their own goal success or failure. Low-scorers on this success factor tend to depend on others to make their decision, seek other's thoughts and opinions, may be indecisive and even vacillate, may hold others responsible for their personal actions and find it somewhat difficult to accept responsibility for their own retirement/renewal transition planning.

If your score is above the average score you probably more resemble high scorers. On the contrary, if you scored below the average the opposite may be true. In either case, your score indicates a completely adequate level of preparation in this area.

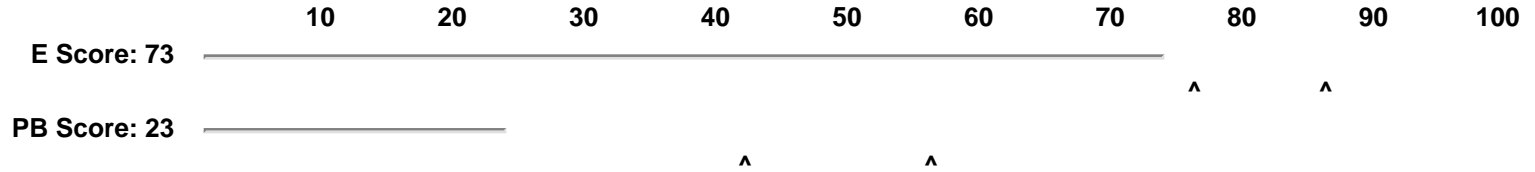
### RETIREMENT OPTIONS

This factor of self-direction deals primarily with life arena four, SELF-LIFE. Directedness requires a healthy knowledge of who you are, what makes you "tick", your likes and dislikes, and a sense of self-understanding. The basic categories of retirement options in the SELF-LIFE arena regarding "directedness" include: self-appreciation, dynamic self-understanding, self-study, and self-improvement activities. Review Chapter three in the book "THE NEW RETIREMENT" for more clarification.

## 4. Health Perception

**Definition:** Your subjective assessment and appraisal of the current condition of your overall wellness.

### 4. Health Perception



Jane , your E-Score of 73 places you in the lower third of persons taking the RSP and indicates that you see this factor as having a somewhat reduced value for your overall retirement success.

Your PB-score of 23 places you in the lower third of persons who, like yourself, are planning a successful retirement/renewal transition. This would indicate that your health is an area of concern for you right now. So much of what most people want in their retirement living is dependent upon health that this becomes a very critical area. The encouraging thing is that you now have this information at a time in your life when you certainly can make some changes if you decide to. Let's look a bit further at what your score suggests.

This factor reveals to you your own appraisal of your health. Your low present behavior score indicates that you have some health concerns or that you do not believe you are in the state of health you would like to be in.

Our health can be affected by our attitudes, by what we believe! What we "believe" about our physical state of health directly affects what we can do and certainly how we feel. Influences from our inner beliefs or from our body cannot really be separated. When people believe they are healthy, they usually continue working, or seek a very active style of retirement living. Those persons who feel less than healthy tend to want to retire sooner so they can remove themselves from the stressful environment of work. Persons who feel ill seek retirement/renewal transition as a solution to their condition. "Getting out!", "needing some rest", may be strong motivators enticing them to retire early.

By scoring low on the present behavior scale of Factor Four you are indicating a strong concern about your health. Because health is such a critical item for all of us, this area of your profile needs to be considered carefully. If your scores do not meet with your identified plan then you need to consider changes in your life style and belief system.

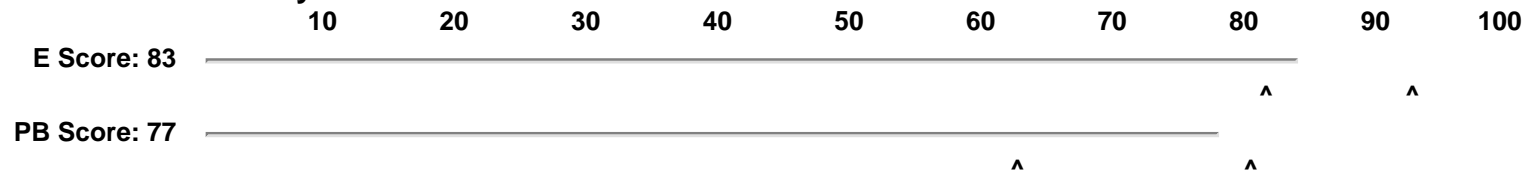
## RETIREMENT OPTIONS

Health Perception is a SELF-LIFE arena issue. Health and wellness, health promotion activities, physical exercise, proper diet and other health maintenance options are all part of your relationship with your self. Chapter four of "THE NEW RETIREMENT" covers this success factor of Health Perception.

## 5. Financial Security

**Definition:** Your subjective appraisal that sufficient planning has been accomplished to sustain adequate financial security to maintain your desired lifestyle during your retirement/renewal years.

### 5. Financial Security



Jane , your E-Score of 83 places you in the mid third of persons taking the RSP and indicates that you view this factor as possessing a completely satisfactory level of importance for your overall retirement success.

Your PB-score of 77 places you in the middle third of persons who, like yourself, are planning a successful retirement/renewal transition. A mid-range score indicates an average and assumably adequate level of preparation to enter your next career developmental stage, that of retirement/renewal. Because you scored in the mid-third, you probably exhibit some combination of characteristics from high scorers and from low scorers on this factor.

High scorers generally take substantial satisfaction from the financial plans they have assembled to date. They have usually managed to put together some mix of income producing vehicles such as savings, IRAs, pension plans, social security, real estate holdings, and investments. They usually are not encumbered by financial uncertainty, consequently they have the freedom to address the other retirement/renewal transition success factors.

Persons who score in the lower-third generally feel some lack of financial preparation for retirement/renewal transition, question the sufficiency of their plans. This may translate into some reluctance to retire and presents a barrier to some degree in addressing the other retirement/renewal transition success factors.

You may get a more clear picture of which group, upper-third or lower-third you most resemble by determining whether your score falls towards the high or low norm for this factor. Depending upon your own appraisal, you may want to review your retirement financial goals.

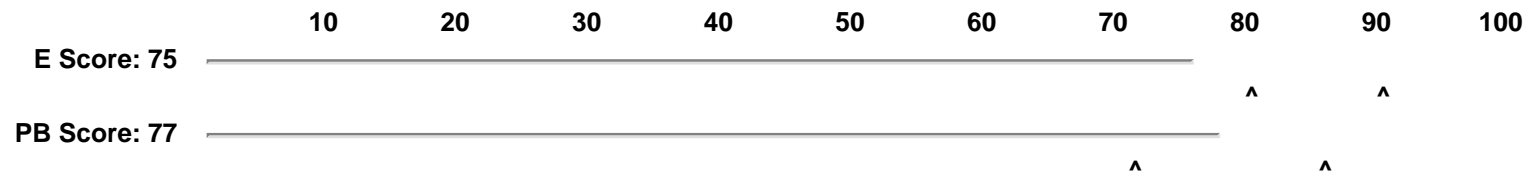
## RETIREMENT OPTIONS

Factor five, Financial Security is a FAMILY LIFE arena issue. Whereas the work-life arena includes financial income, the family life arena determines financial expenditures; money management. Expenditures control, i.e. how you use the monetary resources at your disposal, will determine, as much as your income, to what degree you feel financially secure. Having a financial planner review your retirement/renewal financial situation is generally a good option for most people. Look at chapter five in "THE NEW RETIREMENT" for further information on this factor.

## 6. Current Life Satisfaction

**Definition:** The degree to which you believe you have achieved contentment and peace at this point in your life.

## 6. Current Life Satisfaction



Jane , your E-Score of 75 places you in the lower third of persons taking the RSP and indicates that you see this factor as having a somewhat reduced value for your overall retirement success.

Your PB-score of 77 places you in the middle third of persons who, like yourself, are planning a successful retirement/renewal transition. Mid-range scores such as yours clearly indicate that you have achieved an average or adequate level of preparedness in this area of life satisfaction. The question you must deal with is whether or not you wish to seek greater satisfaction or contentment or maintain your current level of preparedness. The information you now have about yourself will help you to deal realistically with this question.

Are you happy with your life as it is now or are you just existing from day to day? These are questions everyone wrestles with. Your answers to these questions come from information you glean from six life arenas, or segments of your total life experience. These life arenas are: 1) work, 2) family, 3) relationships, 4) self, 5) spirit or faith, and 6) leisure. All that you experience in life finds its origin in one of these six arenas. The cumulative experience gives you what we call life satisfaction.

Your score indicates that you are in touch with both extremes of the answers given to questions in this area of life. Persons with high scores are very satisfied with life and would not endure situations long that did not produce this kind of harmony. Usually these people are the ones willing to invest heavily in making these areas of their lives the way they want them to be in order to achieve a balance.

Persons with lower scores on Factor Six are generally dissatisfied with their level of personal fulfillment. They may be depressed. Certainly they often present rather a negative outlook on life that makes it difficult to achieve a balance in their six life arenas. The end result for many of them is a rather lackluster attitude about life. Having scores in this mid-range as you do, means that you can probably understand some of these attitudes and perhaps identify with them a bit.

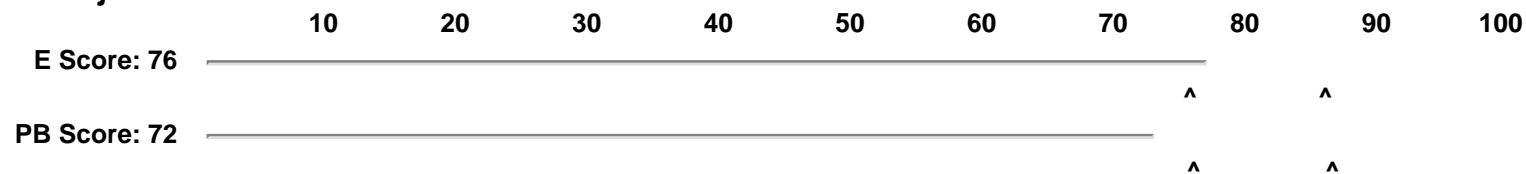
## RETIREMENT OPTIONS

The "bottom line" for you at this point is to realize that although you are adequately prepared now in this area you may wish to reexamine all six of your life arenas with special attention paid to the way you want to balance your life as you move through your retirement/renewal transition. Using this information you will now be better able to look into your future and make decisions that will deliberately move toward goals that offer higher levels of life satisfaction. Look at Chapter Six in "THE NEW RETIREMENT" for further clarification of and suggestions for improving this factor.

## 7. Projected Life Satisfaction

**Definition:** The degree to which you look forward to personal success, achievement, contentment and peace in the future years of the retirement/renewal phase of life.

### 7. Projected Life Satisfaction



Jane , your E-Score of 76 places you in the mid third of persons taking the RSP and indicates that you view this factor as possessing a completely satisfactory level of importance for your overall retirement success.

Your PB-score of 72 places you in the lower third of persons who, like yourself, are planning a successful retirement/renewal transition. Projected Life Satisfaction then represents an area of focus for you, one which you may want to look at more closely. Generally, persons who score in this lower range are somewhat less than enthused about the potential for a fulfilling and satisfying lifestyle in the future.

They may be uncertain about their next life cycle transition and therefore may tend to avoid planning for their retirement/renewal transition. They usually prefer their present situation which may have more certainty than the unknown future. Persons like this may tend to postpone their retirement/renewal transition and are reluctant to make many personal changes.

Such an attitude in today's world is understandable. To some persons, retirement is synonymous with aging and they don't want to age. Our youth oriented culture reveres youth and may disdain being older. Such an attitude is of course archaic. Most persons well over the "normal retirement age" live happy, productive, and vibrant lives. At one time retirement meant you no longer could perform; today such thinking is as old as yesterday's news.

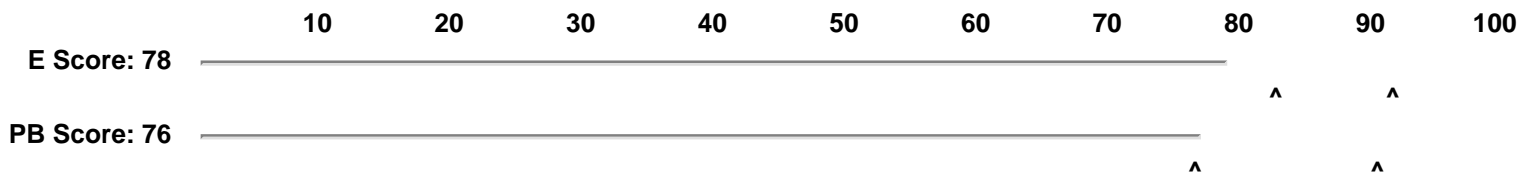
## RETIREMENT OPTIONS

Your score on this factor is a summary of how you foresee a sense of fulfillment and personal happiness in the future in all six life arenas. This factor contains a high degree of hope. Hope, on the natural level, is the anticipation, even the expectation that good things will be unfolding in your life. It's optimistic, cheerful, and positive. You may want to look in Chapter Seven in "THE NEW RETIREMENT" for additional information and clarification of this factor which can assist you to generate further options for your retirement/renewal lifestyle.

## 8. Life Meaning

**Definition:** The degree to which you have found a life direction for retirement which offers you a driving purpose, and a deep sense of personal fulfillment.

### 8. Life Meaning



Jane , your E-Score of 78 places you in the lower third of persons taking the RSP and indicates that you see this factor as having a somewhat reduced value for your overall retirement success.

Your PB-score of 76 places you in the lower third of persons who, like yourself, are planning a successful retirement/renewal transition. You probably feel something less than a high degree of purpose to your life, that may sustain and encourage you. This area becomes increasingly important to you as you grow because as you mature you normally do more reflective, introspective and integrative work for your life. You go back and "remember" and "make sense" and "think about" all the things you did or didn't do, your successes and your trials, the opportunities you pursued and those you chose not to. This Life Meaning score is really the degree of purpose and significance you give to your total life experience to date.

Keeping in mind the fact that life is always changing for us and that we are continually growing, your score suggests that life can seem at times somewhat shallow for you. When one feels this sense of dissatisfaction with his/her accomplishments in life it's very hard to establish or maintain any sense of faith. Feelings of unrest, insecurity and, at times, elements of anger and despair are probably not foreign to you.

Your score in this Life Meaning factor could influence you to seek retirement/renewal transition for one of several reasons. The first could be because of the hope of finding some new meaning there that you have not been able to find in your working career. Your score could push you toward retirement/renewal transition simply to escape situations like work, relationships, habits, etc., that currently may be rather painful for you to deal with. In any event, Chapter Eight in "THE NEW RETIREMENT" could be very helpful as you consider your score in this area.

In summary, your score signals that you refrain from assigning a high degree of purpose and meaning in your life at this time. The important thing is that you are willing to look at this area of your life and particularly some of the reasons you feel as you do. With this posture you will find it possible to make good decisions about what is best for you to do regarding this area of your life.

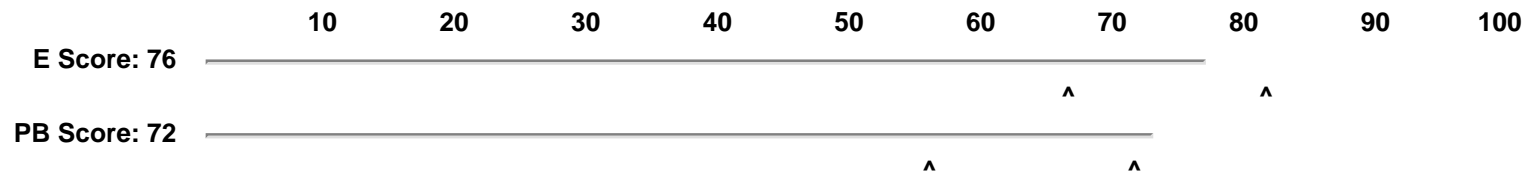
## RETIREMENT OPTIONS

Factor eight, Life Meaning is a positive, internal state of being; it has a strong spiritual dimension (not necessarily religious) and therefore is most centrally a part of the FAITH-LIFE arena. Life meaning is derived from having a life purpose; and a life purpose generally includes a commitment to something larger than yourself.

### 9. Leisure Interests

**Definition:** The degree to which you have found personally satisfying endeavors outside of your work/career arena which rejuvenate your body, and/or stimulate your mind, and/or enrich your spirit.

## 9. Leisure Interests



Jane , your E-Score of 76 places you in the mid third of persons taking the RSP and indicates that you view this factor as possessing a completely satisfactory level of importance for your overall retirement success.

Your PB-score of 72 places you in the highest third of persons who, like yourself, are planning a successful retirement/renewal transition. Leisure Interests then is a retirement/renewal transition success factor of strength for you. Some persons have described retirement as "enforced leisure". However, your score indicates that you have a breadth of interests outside the work arena that you have or are developing which give you considerable self-satisfaction. You look forward with positive anticipation to a time in the future when you can devote more time and energy to these interests.

People like yourself generally have a very favorable perception of retirement because it offers them time to pursue the varied interests they enjoy. You probably have very little trouble filling the non-working time right now in your life. More than likely, you feel there are not enough hours in the day to do all the things you want to do. Boredom is not something that plagues you. On the contrary, your general characteristics are ones of direction, focus, engagement, productivity, enjoyment, and personal satisfaction.

Whatever your leisure interests may be, they provide you with genuine enjoyment which you look forward to continuing and, perhaps, expanding in the future. "Leisure interests" is a retirement/renewal transition success strength of considerable magnitude. If your retirement/renewal transition decision was based on this factor alone, you would move without restraint toward it.

## RETIREMENT OPTIONS

This factor of leisure is quite obviously contained in the LEISURE LIFE arena. Leisure can be divided into six categories: 1) spectator appreciation, 2) social interaction, 3) creative expression, 4) physical exercise, 5) intellectual stimulation, and 6) solitary relaxation. You will naturally gravitate toward one or two of these, but you have leisure needs in all six. In addition, see Chapter nine in "THE NEW RETIREMENT" for more information on leisure.

## 10. Adaptability

**Definition:** The degree of personal flexibility you can exercise at any given time in any given situation.

### 10. Adaptability



Jane , your E-Score of 76 places you in the lower third of persons taking the RSP and indicates that you see this factor as having a somewhat reduced value for your overall retirement success.

Your PB-score of 72 places you in the lower third of persons who, like yourself, are planning a successful retirement/renewal transition. This means that "adaptability" is one of the areas of your profile assessment that you may want to study and give increased attention. Your score indicates that at this time you feel something less than flexible. This is a very important success factor because retirement/renewal transition is a major life change requiring many other adjustments based on personal flexibility. Life always is a continuous series of changes which demand adaptation. At this point it becomes important to be able to "roll with the punches", to be flexible. An analogy that is often helpful is to consider whether or not you want to be like the palm tree that sways and bends with the storms that come along or whether you choose to be like the oak tree that stands straight and rigid until it breaks in the storm. Most people who retire successfully discover very soon that it is much better to be like the palm tree that has flexibility.

Retirement/renewal transition brings change whether one wants it or not. Very few people have found ways to retire that enable them to escape change. So, it becomes important to find ways to manage it well. When one retires, he/she leaves many things behind. They no longer are identified by where they sit or by what they do. They no longer have their office, or their position of authority. People very quickly get tired of hearing about what they used to do and where they used to work. Most people who retire successfully want to know what is happening now and where a person is investing time and energy now, thriving and growing! Being flexible and able to adapt to change becomes increasingly important.

## RETIREMENT OPTIONS

Adaptability is exercised in all six life arenas, but especially in the FAMILY and RELATIONSHIPS life arenas. Right now you are seeing yourself as being generally less than adaptable. This may cause you to get easily "hooked" by life's events. Friends and family may see you as having a less than flexible attitude about life. Your world may at times become difficult for you and those around you. Some persons who score low on this factor tend to avoid change and might put off retirement/renewal transition as a consequence. Sometimes they say they haven't enough money, or will cite the reason of still being needed at the office. Some, more openly, may report a strong dislike for retirement in general. Whatever their reasoning, underneath it lies some fear of retirement transition because they know it means change and adaptability. Some of the ideas and information in Chapter Ten of THE NEW RETIREMENT could be helpful to you as you consider this factor.

### 11. Life Stage Satisfaction

**Definition:** The degree to which you live in the present and find your current life fulfilling, rather than "living in the past".

#### 11. Life Stage Satisfaction

10            20            30            40            50            60            70            80            90            100

E Score: 83 \_\_\_\_\_ ^ ^

PB Score: 73 \_\_\_\_\_ ^ ^

Jane , your E-Score of 83 places you in the lower third of persons taking the RSP and indicates that you see this factor as having a somewhat reduced value for your overall retirement success.

Your PB-score of 73 places you in the middle third of persons who, like yourself, are planning a successful retirement/renewal transition.This indicates that in all probability, this factor will not present a stumbling block or barrier for you in your journey toward retirement/renewal transition and beyond. Having scored in the mid-range you probably resemble both high scorers and low scorers in that you most likely have some combination of characteristics from each group.

High scorers on this factor register a high degree of "living in the present". They expect and even anticipate their life changes to be positive and constructive. They are relatively unencumbered by an attitude that "things were better back when". They tend to be personally stimulating and may even seek change in their lives. They generally are progressive in their thinking.

Low scorers on the other hand, may tend to identify personally more with past life stages than they do with their current one. Consequently they may resist/avoid/postpone future changes in their lives. They may find it difficult to invest their total emotional and psychological power into what they are currently doing.

Depending on whether your score was above or below the average score on this factor, you can make a personal assessment as to whether you are more like the high scorers or the lower scorers. In any event your score indicates adequate or average preparation with regard to retirement/renewal transition planning.

### RETIREMENT OPTIONS

This success factor deals primarily with the life arenas of SELF and FAITH. Seeing one's present life stage as good is a clear self-esteem issue, while the ability to live-in-the-now of life has clear faith overtones. Chapter Eleven in the book "THE NEW RETIREMENT" can illuminate this factor further for you.

### 12. Dependents

Definition: The degree to which you are free from a sense of burden or strain from caregiving responsibilities either for aging parents or relatives, and/or children..

#### 12. Dependents

10 20 30 40 50 60 70 80 90 100

E Score: 73 \_\_\_\_\_ ^ ^

PB Score: 70 \_\_\_\_\_ ^ ^

Jane , your E-Score of 73 places you in the lower third of persons taking the RSP and indicates that you see this factor as having a somewhat reduced value for your overall retirement success.

Your PB-score of 70 places you in the middle third of persons who, like yourself, are planning a successful retirement/renewal transition. Your score indicates that you have achieved an average, but adequate, level of readiness in this area of your retirement/renewal transition preparation. Your scores suggest that you are sufficiently free of this responsibility and obligation to be able to make the necessary and appropriate decisions about your own retirement/renewal transition needs, without having to consider the demands and needs of other dependent persons. This will serve as encouragement to you as you make your retirement/renewal transition decisions.

Persons with scores similar to yours generally share these common characteristics. They are usually free from immediate demands and the responsibility for dependents. If they are parents, they have successfully launched their own children who have achieved a degree of independence and they now enjoy a parental role that does not include direct support. When these characteristics are in place one is able to define his/her retirement/renewal transition around their own needs rather than having to unduly consider the needs of others. This creates options and choices as you move toward that next developmental stage of your life, known as "retirement/renewal".

Your mid-range scores could allow you to feel that at times your journey to freedom and independence is still in process. There may still be times when you feel quite responsible for and obligated to care for others. In all likelihood there are also times when this feeling becomes balanced with a wonderful feeling of complete freedom that occurs in your life.

Your mid-range score indicates that you can identify with both extreme positions that represent heavy responsibilities and total freedom. Now that you are aware of this you could be more alert to choices that will come your way regarding the direction of your future life.

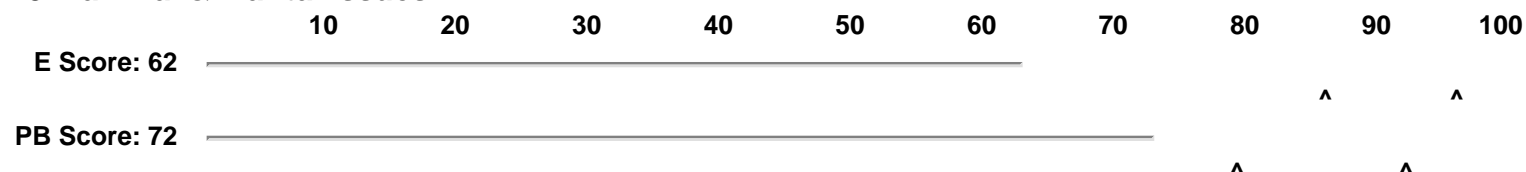
## RETIREMENT OPTIONS

This factor is a clear FAMILY LIFE arena issue. The more you feel people close to you are in any way dependent upon you the more energy you'll put into your family life arena. Focus on one's family is certainly a good thing, however it can be overdone; too much concern for our children and/or our aging parents can have detrimental rather than developmental results for all concerned. Chapter twelve in "FIFTEEN FACTORS...." may be helpful for you.

### 13. Familial & Marital Issues

**Definition:** The degree to which you derive satisfaction, intimacy, connectedness, love and a sense of well-being from your marriage and family life.

#### 13. Familial & Marital Issues



Jane , your E-Score of 62 places you in the lower third of persons taking the RSP and indicates that you see this factor as having a somewhat reduced value for your overall retirement success.

Your PB-score of 72 places you in the lowest third of persons who, like yourself, are planning a successful retirement/renewal transition. Such a score indicates that you may wish to investigate this factor more closely and perhaps invest some energy into it, otherwise it may carry the possibility of becoming an impediment to full success and enjoyment in your retirement/renewal transition. Persons who score low on this factor may risk experiencing several negative feelings such as interpersonal conflict, loneliness, and even resentment in their family and/or marital relationship.

Generally, some level of stress is at work in their primary relationships which may cause turmoil. Such agitation may even motivate a person to remain in the labor force longer than they would otherwise.

Retirement generally means an increased proximity of marital (primary) partners which may add increased strain to an already stressed relationship. Persons with a score in this range may want to become sensitive to the potential forces for change that exist in a marital relationship. The expectation of a full range of success in your retirement/renewal transition may be somewhat inhibited without some relationship modifications. Whatever energy that can be directed toward relationship enrichment and/or possible conflict resolution would seem well invested as you move toward a firm retirement/renewal transition decision. Chapter Thirteen in "THE NEW RETIREMENT" offers information and suggestions to improve your marital relationship.

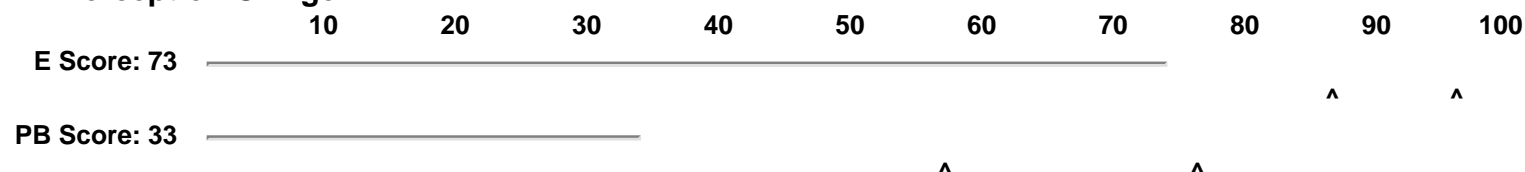
## RETIREMENT OPTIONS

Factor thirteen focuses squarely on the RELATIONSHIPS LIFE arena. Your relationship with your spouse is central to your successful completion of all other FAMILY LIFE arena tasks, as well, including: mutuality, positive communication, respect, intimacy, shared history, etc. These qualities and others contribute heavily to a successful, seasoned relationship, and have the power to create peace, harmony, and even bliss. If these relationship tasks are not addressed to an adequate degree, the marriage can flounder and even retreat to a place where each partner is not honored by the other.

### 14. Perception Of Age

**Definition:** The degree to which you see your own maturation process as a time of emotional and psychological vitality and vibrancy full of potential for dynamic and ongoing personal growth.

#### 14. Perception Of Age



Jane , your E-Score of 73 places you in the lower third of persons taking the RSP and indicates that you see this factor as having a somewhat reduced value for your overall retirement success.

Your PB-score of 33 places you in the lower third of persons who, like yourself, are planning a successful retirement/renewal transition. This means that this is one of the areas on your Retirement Success Profile that you may want to give some attention as you move comfortably toward the next developmental stage of your life transition. This factor usually has a very direct relationship to your decision about when and if you should retire.

We all have some sense of how old we feel. This is known as your "functional age". It is normally used to describe your capabilities at any given age. Factor Fourteen measures what you think you can do based on your view of your own age. Are you old for your years or young for them? How have you been able to deal with the "wear and tear" that life brings along to you? To what degree do you feel "worn"?

Higher scores on Factor Fourteen often result in more successful retirement/renewal transition experiences because they are predictive of active and productive life styles. People who score lower on this factor, as you did, generally " feel older" than their age.

Because they feel this way, they often find their ability to perform is moderated to some degree. The end result can be an attitude that looks towards retirement as a time of rest and recovery from the strenuous demands of work. These folks often follow a more sedentary retirement lifestyle that emphasizes rest more than action. For most people, this lifestyle may not be as rewarding, stimulating, or happy as it otherwise could be although a more contemplative, restful life-style is what some people prefer.

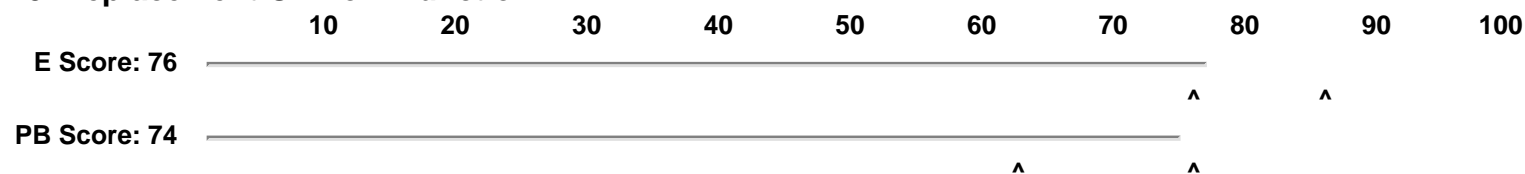
## RETIREMENT OPTIONS

Perception of Age involves the life arenas of SELF-LIFE and LEISURE-LIFE. Our age is as much a subjective, self-appraisal as it is a number. How "old" you see yourself will have tremendous impact upon what leisure activities you find enjoyable. Some people seem to be perennially youthful, while others seem to always have been "old". See Chapter fourteen in "THE NEW RETIREMENT" for more information which may help you generate constructive options as you move into and through your retirement/renewal transition.

### 15. Replacement Of Work Function

**Definition:** The degree to which you have planned to replace or project that you can replace, the five functions of working.

#### 15. Replacement Of Work Function



Jane , your E-Score of 76 places you in the mid third of persons taking the RSP and indicates that you view this factor as possessing a completely satisfactory level of importance for your overall retirement success.

Your PB-score of 74 places you in the middle third of persons who, like yourself, are planning a successful retirement/renewal transition. Being in the mid third means that you probably share some characteristics with both the high third scorers and the low third scorers. High third scorers focus considerable thought and planning on how to compensate in retirement for the five functions (rewards) which work formerly gave them. These five functions or rewards of working are: 1) financial stability, 2) time management, 3) sense of utility, 4) socialization, and 5) status. They generally project a positive life in retirement, because of their replacement planning, and recognize the comprehensive value of work on their current lifestyle. High scorers generally report that they work for more reasons than their paycheck alone and have included factors beyond finances into their retirement/renewal transition planning.

Low scorers, on the other hand, generally have not given comprehensive thought nor positive action toward replacing the five functions of work. This is evidence that sufficient planning has not yet been accomplished to replace what work formerly provided. Their general perception of retirement may be unclear and they may even disregard the full, positive impact of work on their current lifestyle.

If your score on this factor was above the average it may indicate you are more like the high scorers than the lower scorers depending upon your own evaluation of this factor and an application of it to your own assessment of yourself. In any event, your score indicates you are adequately prepared for retirement/renewal transition with regard to this factor. If you would like, Chapter Fifteen in "THE NEW RETIREMENT" might be helpful to you.

## RETIREMENT OPTIONS

Here, in this factor of Replacement of Work Functions, is where clear options emerge. The options are most centrally in the WORK-LIFE arena. They include: self-employment, part-time work, consultant, volunteer in community service, getting a new job; in short your options center around living your "life dream" or "life cause".

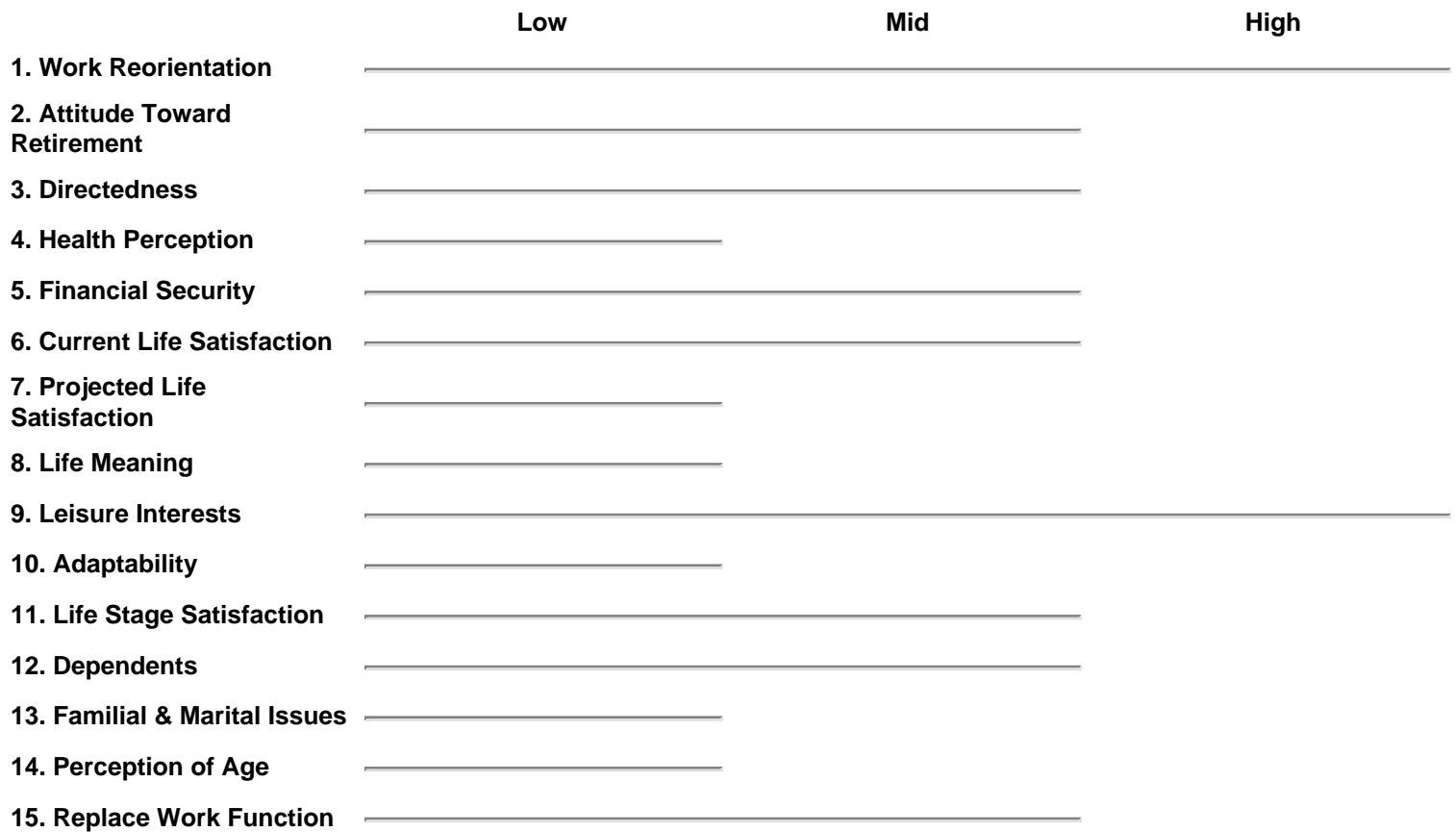
## PRESENT BEHAVIOR SCORES BREAKDOWN CHARTS

Present behavior scores are measures of the current level of personal preparation you have achieved to move through your retirement/renewal transition, however you conceive it to be.

High scores in each of the fifteen retirement/renewal success factors indicate you are well developed in your preparation.

Mid scores indicate a completely adequate level of preparation has been achieved.

Low scores indicate respectively less developed preparation and perhaps a need to "work" on these areas to raise your overall retirement/renewal transition preparation levels.



## **PRESENT BEHAVIOR SCORES SUMMARY TABLE**

The following is a summary of the results of your RSP, based upon an analysis of your PB-scores. This categorization can also serve as a general blueprint for action stimulating your continued preparation for your retirement/renewal transition, however you conceive it to be.

### **STRENGTH FACTORS**

These factors are strength factors for you. Your PB-scores identified these as areas which should serve you exceptionally well in your personal transition.

- 1. Work Reorientation**
- 9. Leisure Interests**

### **MID-RANGE FACTORS**

These factors are mid-range factors for you. Your scores indicate that you are adequately and satisfactorily prepared in these areas. You should fare well in these factors.

- 2. Attitude Toward Retirement**
- 3. Directedness**
- 5. Financial Security**
- 6. Current Life Satisfaction**
- 11. Life Stage Satisfaction**
- 12. Dependents**
- 15. Replacement of Work Function**

### **FOCUS FACTORS**

These factors are focus factors for you in that your scores show these areas as ones which may require additional focus and energy for them to become strength or mid-range factors for you.

- 4. Health Perception**
- 7. Projected Life Satisfaction**
- 8. Life Meaning**
- 10. Adaptability**
- 13. Familial & Marital Issues**
- 14. Perception of Age**

## VARIANCE SCORES BREAKDOWN CHARTS

The Variance Scores Breakdown Chart tells you the degree of alignment between your E-scores (what you want in your retirement/renewal stage) and your PB-scores (where you see yourself right now) for each factor.

Factors in the "high" category indicate high alignment between E-scores and PB-scores, and are "comfort zone" factors for you.

Factors in the "mid" category indicate moderate alignment.

Factors in the "low" category indicate a position of low alignment, these may be "stress zone" factors for you.

Factors below the category chart indicate a position of very low alignment, these may be high stress zone factors for you.

You may wish to investigate factors in the "low" category more closely since they may signal a special area of concern for you regardless of your PB-scores.

If a score is low on this variance score chart and also listed as a focus factor on your Present Behavior Scores Summary Table, you have double confirmation of its importance for your life planning.

Low

Mid

High

1. Work Reorientation

2. Attitude Toward Retirement

3. Directedness

4. Health Perception

5. Financial Security

6. Current Life Satisfaction

7. Projected Life Satisfaction

8. Life Meaning

9. Leisure Interests

10. Adaptability

11. Life Stage Satisfaction

12. Dependents

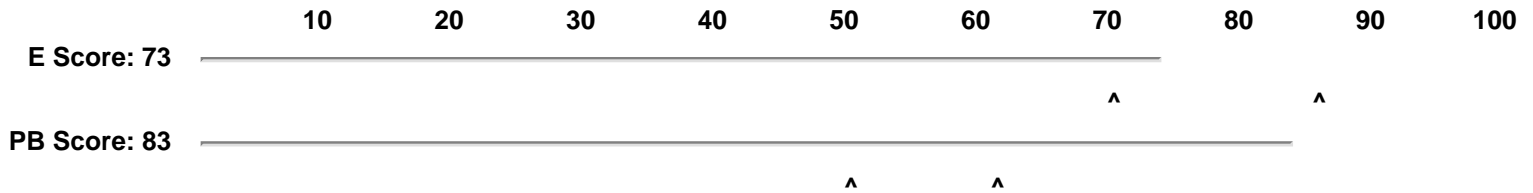
13. Familial & Marital Issues

14. Perception of Age

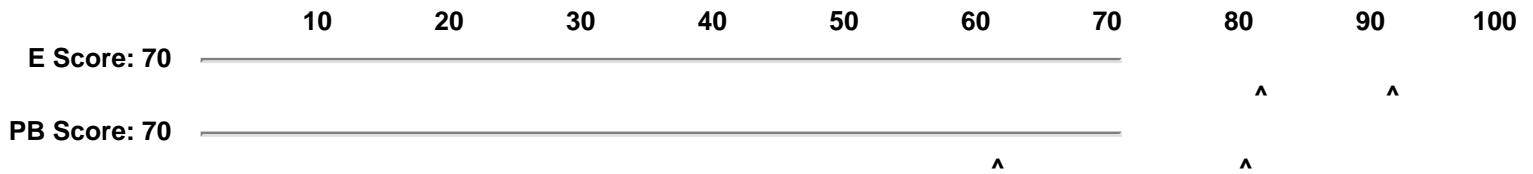
15. Replace Work Function

## FINAL COMPOSITE SCORES

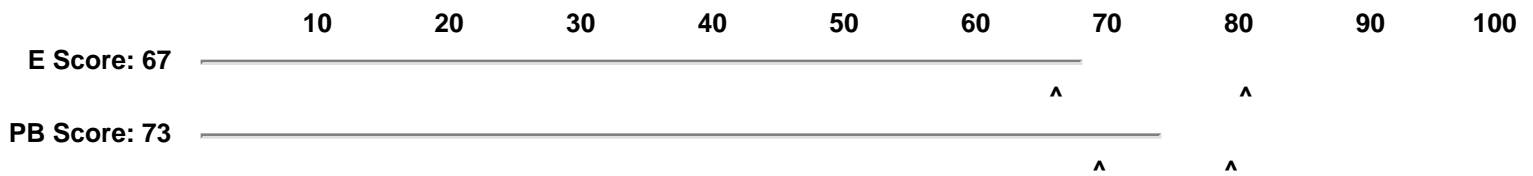
### 1. Work Reorientation



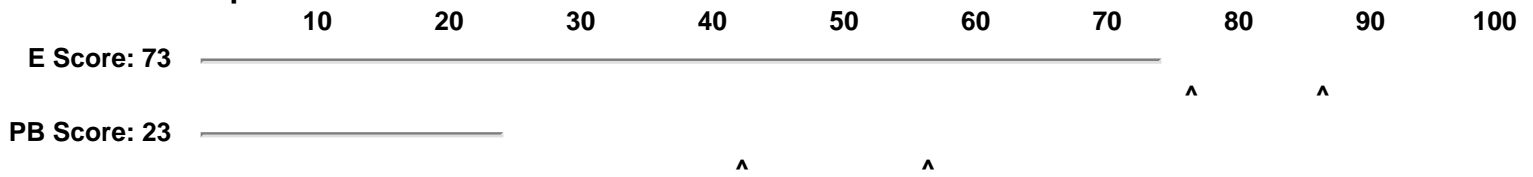
### 2. Attitude Toward Retirement



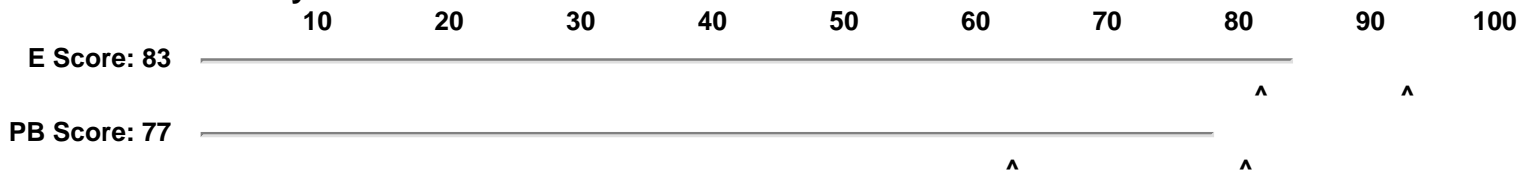
### 3. Directedness



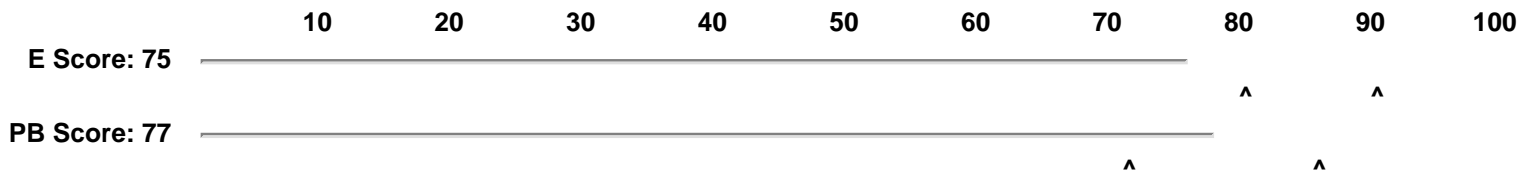
### 4. Health Perception



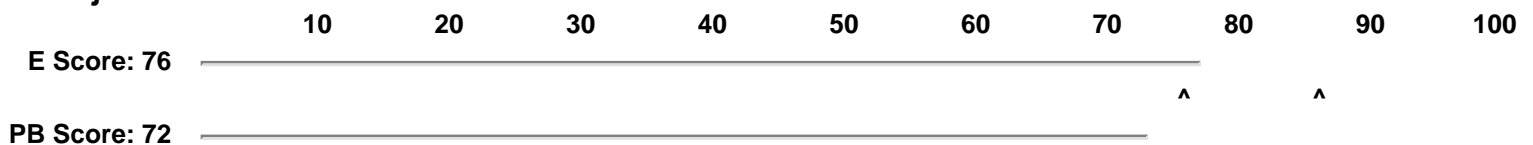
### 5. Financial Security



### 6. Current Life Satisfaction



### 7. Projected Life Satisfaction



^ ^

### 8. Life Meaning

10 20 30 40 50 60 70 80 90 100

E Score: 78 \_\_\_\_\_

^ ^

PB Score: 76 \_\_\_\_\_

^ ^

### 9. Leisure Interests

10 20 30 40 50 60 70 80 90 100

E Score: 76 \_\_\_\_\_

^ ^

PB Score: 72 \_\_\_\_\_

^ ^

### 10. Adaptability

10 20 30 40 50 60 70 80 90 100

E Score: 76 \_\_\_\_\_

^ ^

PB Score: 72 \_\_\_\_\_

^ ^

### 11. Life Stage Satisfaction

10 20 30 40 50 60 70 80 90 100

E Score: 83 \_\_\_\_\_

^ ^

PB Score: 73 \_\_\_\_\_

^ ^

### 12. Dependents

10 20 30 40 50 60 70 80 90 100

E Score: 73 \_\_\_\_\_

^ ^

PB Score: 70 \_\_\_\_\_

^ ^

### 13. Familial & Marital Issues

10 20 30 40 50 60 70 80 90 100

E Score: 62 \_\_\_\_\_

^ ^

PB Score: 72 \_\_\_\_\_

^ ^

### 14. Perception Of Age

10 20 30 40 50 60 70 80 90 100

E Score: 73 \_\_\_\_\_

^ ^

PB Score: 33 \_\_\_\_\_

^ ^

### 15. Replacement Of Work Function

10 20 30 40 50 60 70 80 90 100

E Score: 76



^

^

PB Score: 74



^

^