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.

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**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 P

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.

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1. Work Reorientation

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

Jane, your E-score of 93 places you in the highest third of persons taking the RSP and indicates that you recognize this factor as being of uppermost value 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 77 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 90 places you in the highest third of persons who, like yourself, are planning a successful retirement/renewal transition. Your score indicates that you believe quite strongly that retirement will be a positive, rewarding and enriching time of your life, opening a number of new doors of opportunity and experience which you will enjoy. Your "attitude" about retirement has undoubtedly been formed from many experiences and observations. You have no doubt explored some of the many options available to you in retirement. You probably have lived your life with the awareness and deliberate planning style that has anticipated the fact that one day you would leave work. AND, your attitude now says that you are looking forward to it! Congratulations on being willing to put in the hard work necessary to develop this kind of positive attitude. This attitude is one of the most important ingredients in an overall plan for retirement/renewal transition success. And you have it in hand!

Your positive score on this factor means that you probably already have carefully thought out plans for your retirement and have approached this life transition with an understanding of the importance of planning. Your perspective on this phase of your life helps you to see it as a time full of promise and personal fulfillment. In fact, you are probably wanting to retire sooner rather than waiting until you "must" retire. Most persons with scores similar to yours have already discovered activities other than work that can meet their ongoing needs for personal fulfillment and self esteem. Your life experience has given you this positive attitude toward the next phase of your life. Your attitude is a powerful influence and predictor in determining the kind of retirement experience you will actually have. You are looking forward to retirement and rushing to meet it! Congratulations on achieving this very positive attitude!

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

Jane, your E-score of 63 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 50 places you in the lower third of persons who, like yourself, are planning a successful retirement/renewal transition. This score signals the factor of "directedness" as one of...
focus for you in that you may want to investigate it further along with other retirement/renewal transition planning decisions. Persons who score in the lower-third as you did may find making decisions concerning retirement transition somewhat difficult at times. They need not be indecisive, rather they may simply want additional information prior to making decisions. They may be the angels in the old adage "fools rush in where angels fear to tread".

Persons who score in the lower-third here may wish to ask others their thoughts and opinions prior to making their own decisions. At times they may appear equivocal and might tend to vacillate when decisions of greater importance are presented. Because they regard the opinions of others very highly, they may also tend to hold others responsible if the decision does not have a favorable outcome. Persons scoring as you do may feel constrained by life conditions out of their control, such as economic strain, physical impairment or family issues.

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 to the same degree as your PB-score in retirement/renewal transition preparation indicates. Since decisions are harder for persons who score as you did, your retirement/renewal transition planning may not be as thorough as it might be. Extra care then needs to be invested here. However, it also needs to be pointed out that persons who score like yourself normally are quite accepting and tolerant persons....and these qualities certainly translate into a retirement/renewal transition strength.

**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.

**E Score:** 70

**PB Score:** 53

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 53 places you in the middle third of persons who, like yourself, are planning a successful retirement/renewal transition. This would indicate that while you have an average or acceptable level of retirement/renewal transition readiness in this area, you also could improve your potential life satisfaction by considering health issues raised in this area of your life. Because so much of what a person looks forward to and anticipates in retirement is based on being in good health, this factor speaks to a very important area of your life that you want to have under control.

Your PB score is in the mid-range of scores. Higher scores than yours indicate a general feeling of good health and robust lifestyle. Such scores generally lead people into very active retirement lifestyles and often motivate people into second careers, or part time jobs. Lower scores on the other hand, point toward rather poor self-health appraisals. Persons with lower scores see themselves as generally not in good health and usually desire to retire as soon as possible to escape the rigors
and demands of work. With your mid-range scores you may identify with either or both, or neither of these extremes.

The encouraging thing for you is that you now have this information at a time when it can help you make some decisions and positively influence your retirement/renewal transition. You already have laid foundations that will certainly enable you to make constructive changes and to move towards a healthier lifestyle if you choose to do so. Your mid-range scores allow for many options that are open for you to consider if you choose to move to a higher level of preparedness in this area of your life.

**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**

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PB Score: 70

Jane, your E-score of 77 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. 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.

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 72 places you in the lower third of persons who, like yourself, are planning a successful retirement/renewal transition. This factor measures the degree to which you feel you have contentment and peace with yourself at this point in your life. Your score indicates that this area of your life presents you with some concerns that you may want to address.

Your score is certainly not a prediction that retirement/renewal transition will be unsuccessful for you. No one can predict the future with certainty. One must really consider this factor along with other scores on your Profile. Factor Seven, Projected Life Satisfaction, has to be considered in an understanding of this score. If Factor Six shows that you would like some changes in your current life, and scores on Factor Seven (Projected Life Satisfaction) are low as well, you might be less inclined to move toward retirement/renewal transition now. If Factor Seven scores are high, then one might have a tendency to rush towards retirement as a way out of an unhappy time of life. However, if both Factors Six and Seven have low scores it may be reflecting feelings of discouragement that may make any decision about retirement/renewal transition somewhat difficult.

RETIREMENT OPTIONS

The relationship of this Factor Six to retirement/renewal transition success is quite strong. Your lower score suggests some feeling of dissatisfaction with your personal level of fulfillment at this time. This appraisal comes from an assessment of all six life arenas. These six life arenas are: 1) work, 2) family, 3) relationships, 4) self, 5) spirit or faith, and 6) leisure. Your score on Factor Six indicates that you may be still striving to achieve a balance in these six life arenas. Some areas don't "feel right" to you and may need changing. Unless changes are made, it could mean that your retirement years may be a continuation of the way your life feels to you now. The encouraging point of all this is that you now have information about this factor and have the opportunity to make some changes or alterations that could bring you to a higher level of life satisfaction. You have some choices to make that are within your ability to make! See Chapter Six in "THE NEW RETIREMENT" book for more on this factor. Pay particular attention to pp. 44-46 for a comprehensive discussion of the six life arenas.

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.
Jane, your E-score of 80 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 68 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.

Jane, your E-score of 80 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 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.

RETIEMENT 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.

 Jane, your E-score of 86 places you in the highest third of persons taking the RSP and indicates that you recognize this factor as being of uppermost value for your overall retirement success.

Your PB-score of 88 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 80 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 76 places you in the middle third of persons who, like yourself, are planning a successful retirement/renewal transition. Your mid-range score indicates an average and adequate level of retirement/renewal transition preparation in this area of your life. Your score indicates that you feel you have reached a reasonable and sufficient level of adaptability to move successfully into your next career developmental stage, that of retirement/renewal.

Being adaptable becomes increasingly important as one matures. One quickly learns that life is not always under total control and it is not always predictable and certain. Life can be viewed as a series of stages and changes that require adaptation. The degree of success that you achieve is related directly to how well you are able to incorporate change into your life. It's not easy to do! Try as we do, it is not always possible to simply "roll with the punches". One analogy that is often helpful is the comparison of the palm tree with the oak tree. Life quickly teaches us that being able to bend and sway like the palm tree in the high winds is usually preferable to the oak tree which stands rigidly throughout the storm until it either survives or breaks. Being able to sway like the palm tree will help you construct a more successful retirement/renewal transition.

Right now your mid-range score indicates that you have reached an acceptable level of adaptability. You can handle change with sufficient flexibility to escape undue stress and strain. Because you have demonstrated an ability to adapt and to incorporate change into your life, in all likelihood you will continue to be able to handle changes that retirement will bring and not be afraid of all the unknowns that are certain to come in this transition.

RETIREMENT OPTIONS

Because your scores are in the mid-range you will not be totally unaware of tugs from both sides of the scale. It will be important for you not to overlook any tendencies toward inflexibility as they may present themselves. Just remembering that you have the possibilities of these tendencies may be sufficient to help you towards a more flexible posture that leads to greater retirement/renewal transition success. Chapter Ten in THE NEW RETIREMENT might be very helpful to you at this point.
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".

Jane, your E-score of 93 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 67 places you in the lower third of persons who, like yourself, are planning a successful retirement/renewal transition. As such, this factor could inhibit your orderly, planned progression toward retirement/renewal transition and may therefore be a prime area for further investigation and development for you as you approach your retirement/renewal transition, whenever that may be. Persons who score in the lower third range, as you did, may tend to give their earlier stages of life higher personal satisfaction priority than they do their current life stage. They may feel that their life was better, more productive, more satisfying, etc. in the past than it is right now.

Their thinking may sometimes be over weighted toward things in the past. Consequently, they may tend to give their current life stage a somewhat lower degree of emotional and psychological energy than they otherwise might. Sometimes they may think that "things were better the way they were". Change may be somewhat more difficult for them than it is for others.

Any such attitude, which could be described as "looking back", may hinder you from making the positive changes necessary for entering a new life stage with confidence. Such attitudes may not fully contribute to your success in retirement/renewal transition. It must be pointed out that some persons who score lower on this factor may indeed have suffered some personal loss, perhaps physical, perhaps economic or other which most certainly does contribute toward their view that past life stages may have been better than this one.

Lower scores on this factor in no way should be misconstrued to mean lower levels of competency in your current life. Your effectiveness will not necessarily be affected by your score on this factor. However, lower scores may indicate the presence of a barrier which might affect your retirement/renewal transition planning and decision making.

RETIREEMENT 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.
Jane, your E-score of 87 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 100 places you in the highest third of persons who, like yourself, are planning a successful retirement/renewal transition. You have already achieved a very high level of retirement/renewal transition preparedness in this area which should indeed make your retirement/renewal transition smoother and simplified. Your very high score is a predictive factor that indicates you will be quite ready to navigate your retirement/renewal transition when the time comes and free to define your retirement lifestyle around issues and concerns that are yours and not someone else's who may be dependent upon you for some level of support. You are feeling free to take care of your own needs.

People who score high in this area generally feel quite free of constraints and responsibilities for dependents. If they are parents, they have launched their children who now are on their own and they have not had to assume the care for aging parents or other family members.

People with your level of scoring usually are able to enjoy their parental roles without having to feel they must give direct support. Obviously this enables you to work out a lifestyle and routine that revolves around your own interests, habits and needs rather than someone else's. Persons with your scores usually achieve greater retirement/renewal transition success.

**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 50 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 46 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**

```
10 20 30 40 50 60 70 80 90 100
E Score: 80

PB Score: 77
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Jane, your E-score of 80 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 highest third of persons who, like yourself, are planning a successful retirement/renewal transition. Factor Fourteen seeks to measure the full range of your abilities and competencies based on your view of your own age. Your score is a very positive score and indicates that you feel very competent in your ability to handle your responsibilities as well as meet current demands and expectations you place on yourself. You feel very "on top of" the things expected of you. You have a good energy level and certainly do not "feel old".

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"?

Your score indicates an acceptance of your chronological age. You are saying to yourself that it's OK to be your age and it does not in any way limit your ability to achieve or perform. You feel very capable of competing and performing as you need to in your work. Persons like yourself are more likely to enjoy an active retirement where their emphasis is on activity and productivity.

Keep in mind however, Factor Fourteen must be understood with the perspective of all the other factors in mind in order to get at its predictive value for retirement/renewal transition success. If these factors are in balance, Factor Fourteen certainly will encourage an active, fulfilling retirement
lifestyle that should meet your definition of success.

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 perennally 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 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 72 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 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
2. Attitude Toward Retirement
9. Leisure Interests
12. Dependents
14. Perception Of Age

#### 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.

4. Health Perception  
5. Financial Security  
10. Adaptability  
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.

3. Directedness  
6. Current Life Satisfaction  
7. Projected Life Satisfaction  
8. Life Meaning  
11. Life Stage Satisfaction  
13. Familial & Marital Issues

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 area "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 it's importance for your life planning.

<table>
<thead>
<tr>
<th>Factor</th>
<th>Low</th>
<th>Mid</th>
<th>High</th>
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<tbody>
<tr>
<td>1. Work Reorientation</td>
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<tr>
<td>2. Attitude Toward Retirement</td>
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9. Leisure Interests
10. Adaptability
11. Life Stage Satisfaction
12. Dependents
13. Familial & Marital Issues
14. Perception Of Age
15. Replacement Of Work Function

FINAL COMPOSITE SCORES

1. Work Reorientation
   E Score: 93
   PB Score: 83

2. Attitude Toward Retirement
   E Score: 77
   PB Score: 90

3. Directedness
   E Score: 63
   PB Score: 50

4. Health Perception
   E Score: 70
   PB Score: 53

5. Financial Security
   E Score: 77
   PB Score: 70

6. Current Life Satisfaction
   E Score: 70
   PB Score: 72

7. Projected Life Satisfaction