Retirement: It’s Not Just About the Money
Learning Objectives

- Create your personal definition of retirement
- Discuss the aspects and stages of retirement
- Identify how to find a healthy balance in retirement
Creating Your Personal Definition of Retirement

• Dealing with your perception of retirement
• Expectations for self and others
• Level of perceived satisfaction from career
• Choices are up to you
Creating Your Personal Definition: Who Am I?

• Who am I without my career?
• What am I leaving?
• What am I moving toward?
In the first year of retirement, do you expect to be . . . ?

A. Relieved
B. Stressed
C. A combination of the first two
D. Not sure
Aspects of Retirement

• Health and well-being
• Psychological and emotional effects
• Social and family impact
• Opportunity for new work—Volunteering or new professional venture
Aspects of Retirement: Choice or Circumstance?

- Looking forward to a new beginning
- Buyout
- Family situation or health
- Being downsized
Stages of Retirement

• Imagination (6–15 years prior to retiring)
  – Enthusiasm and excitement may grow.
  – Most expect to enjoy being retired a great deal.

• Anticipation (0–5 years prior to retiring)
  – Most are still somewhat excited.
  – Some doubt and worry may set in approximately 1–2 years prior to retiring.
Stages of Retirement

• Liberation (First year of retirement)
  – New retirees may be excited and relieved from work stress.
  – Adjusting to the change is required.

• Reorientation (2–15 years into retirement)
  – Retirement may be more challenging than originally expected.
  – Some may experience boredom and depression, while others reinvent themselves.
Stages of Retirement

• Reconciliation (16+ years into retirement)
  – Retirees may be more content and less worried.
  – More may begin to confront end-of-life issues.
Redefining Who You Are

• Where do I want to live?
• How do I want to spend my time?
• Do I want to travel?
• What new activities do I want to explore?
Redefining Who You Are

- How can I turn my goals into realities?
- How can I be the person I want to be?
- Why are these priorities important at this time?
- Why have I waited to emphasize these priorities?
Approaches to Retirement

According to Dr. Schlossberg, people approach retirement in the following ways:

• **Continuers**—Continue to use existing skills and interests

• **Adventurers**—Start entirely new endeavors

• **Searchers**—Explore new options through trial and error
Approaches to Retirement

• Easy Gliders—Enjoy unscheduled time, letting each day unfold

• Involved Spectators—Care deeply about the world but engage in less active ways

• Retreaters—Take time out or disengage from life
Survey

Will you be a . . . ?

A. Continuer
B. Adventurer
C. Searcher
D. Easy Glider
E. Involved Spectator
F. Retreater
Realign Your Relationships

• Consider your needs for socialization.

• Examine your expectations for relationships postretirement.

• Think about others’ expectations for your postretirement.

• Identify ways to meet new friends.

• Strengthen existing relationships.
Finding Your Balance in Retirement

- Identify your priorities.

- Reconcile your dreams with economic realities.

- Reassess your feelings; they may change once you become more settled in retirement.

- Understand that your expectations for your retirement may be different from those of significant others and friends.

- Recognize there will be emotional highs and lows.
Your EAP Services at a Glance

• Telephone and crisis counseling 24-7, 365
• Face-to-face or telephone based short term counseling
• Professional referrals to community resources as needed
• Legal and financial services and referrals
• Elder care/Childcare assistance and referrals
• Take the Highroad Program - $45 max reimbursement
• Employee and supervisor training seminars
• Unlimited Crisis Intervention Services (CISD)
• Enhanced website with interactive will preparation, identity monitoring, monthly newsletters, and more.

Helpline call # 1-866-327-2400
Website: www.deeroakseap.com
Questions?
