

**The following is excerpted from the introduction of the book:
Creating a Successful Retirement: Finding Peace and Purpose
Richard P. Johnson, Ph.D., Liguori Publications, Liguori, MO, 1999.**

Retirement: The Great Experiment

Two separate trends are converging to create the greatest demographic experiment we have ever seen. First, people are retiring earlier than they ever have before. The average of first retirement age has declined from around 65 some 15 years ago, to around 58 today. Second, people are living longer. The longevity of our total population continues to rise. Today, males can expect to live an average of 72.5 years, while females can expect to live almost five years longer. Every indication is that these numbers will continue to rise.

This new wave is silently sweeping our society. We are aging! No, not just individually, certainly we are all doing this, but culturally in our society, in our population we are also aging. This process can be seen in two ways. First, the number of maturing persons is growing faster than any other segment of our population. Second, the percentage of our population that is over 65 years of age is also growing. We are getting older both absolutely and relatively!

This is not a tragedy for our culture, on the contrary, it's a bonanza if we can truly squeeze from our retirement years all the potential for personal and individual achievement that is there. If the "armies" of retirees can be inspired to address some of the cultural problems that plague our society today, if we can find the motivation to begin addressing these problems, there is no doubt that radical changes can be accomplished in our world that we have never been able to successfully tackle before.

Today's retirees are unlike any other group that has so far come along. Retirees are healthier by far, wealthier, better educated, and more skilled. Today's retirees have vitality, they have verve, desire, most have personal direction, and they have deeper insight than our society has heretofore experienced. The group, if they can be seen as a group, is a power-packed potential of achievement, practical problem solving, enlightened wisdom, and focused energy. Here is one of the most pressing challenges of our time, here is where our pioneering spirit of exploring new territory can manifest itself in ways never before possible. The challenge is how to harness the phenomenal resources resident in this talented, resourceful, seasoned, and faith-filled population we call retirees.

Age is not a criterion for a successful retirement. Age alone offers no guarantee that we'll gather the necessary wisdom to exploit the opportunities of retirement and find the happiness laying as undiscovered treasure there. Age does not miraculously give us the requisite tools, competencies, knowledge, and attitudinal shifts that will insure that your retirement will proceed maximally. Some people have thirty years of experience, and others have one year of experience thirty times.

Retirement does not necessarily mean cessation from all work. I've had people come up to me and say, "Well, I'm not retired- retired." This means that they are probably retired from their long-held primary means of making a living, but that they are still working at some bridge job or even retirement job. The Dept. of Labor offers two criteria which both must be fulfilled before an individual can be considered "retired." First, a person may not be working full time to be considered retired. For the Dept. of Labor, full time is considered as 40 hours or above. The second criterion is that the person must be receiving some portion of their regular income from a pension or pension-like vehicle. This can be a private saving IRS-type plan, a company pension, an annuity, or social security payments. This means that a persons could be still working up 39+

hours weekly, and be receiving as little as 5% of their total income from a pension and be considered retired for legal purposes. The point is that persons can still be working, even substantially, and still be considered retired.

The journey from full-time work to full-time retirement in its traditional sense may take years to accomplish; there is no rush! The question for pre-retirees, especially ones who are people of faith, is to what degree during this time are they actively and consciously encountering the personal growth tasks and individual challenges that need to be addressed in order to achieve the maturity necessary to really get the most out of retirement?

Retirement means so many different things to so many different people. Some retirees embrace their new lifestyle generously. They seem to revel in their new found freedom, thrive in their new activities and new relationships, and celebrate in their good fortune to be alive in this marvelous time of life. Other retirees appear indifferent about retirement. While not forlorn, they seem somewhat luster-less, slightly distressed, and occasionally irritable beyond what could be considered normal. Still other retirees seem simply repelled by the uncertainties or by the monotony of an life that seems to them empty of challenge, of action, and excitement. Something has drained from them; they appear to be simply surviving, not genuinely thriving in their new life.

Some of the persons who you may think are the most prepared to "take the plunge" into retirement, turn out to be the very ones who find the retirement lifestyle road to be the roughest. At some level they are resisting the changes that retirement brings. They resist in many ways, denial, avoidance, anger, irritability, depression, submission, etc., etc.

This brings us to an somewhat perplexing question: "What is retirement supposed to be?" Is retirement supposed to be a rest? a new career? a playground? a withdrawal? a new stimulation? a respite? what? There is tremendous ambiguity surrounding retirement, we really don't know exactly what retirement is supposed to be, there are few if any social directives in our culture that guide us in organizing our retirement with stability.

There is great hope inherent in retirement. Hope for new life prospects, new life directions, new endeavors. Retirement is a commencement. Remember when you graduated from high school, you went through commencement exercises. In my younger years I truly thought that commencement meant that something was over; it wasn't until later that I realized that this event which I thought was the end of something was actually the hopeful beginning of something very different. In a very real sense, retirement is like your high school graduation; certainly and end, but much more a new beginning of something much bigger than any of us could conceive.

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THE NEW RETIREMENT

The whole notion of retirement has taken on an entirely new complexion, and entirely new definition. Formerly, we thought of retirement as the "beginning of the end." today we simply think of retirement a new beginning. The transition we call retirement is actually the beginning of a new career/life stage called RENEWAL.

Retiring from one's current position does not automatically mean entering a traditional retirement lifestyle, where the main focus of one's life is on rest and leisure, A traditional retirement lifestyle is but one of many options open to the enlightened person who is transitioning from his/her current employment.

Retirement does not mean "I'm finished!" Retirement means "I'm just beginning!" Yet, old ideas still persist, even in the most unlikely places. One senior vice-president of a large international corporation remarked: "Retirement ... that's going from Who's Who, to `Who's That?'" Another senior executive quipped, "Retirement means you have one foot in the grave!"

The old notion of retirement was that it started at age 65, and you pretty much stopped. Today the average retirement age is 57.5 years, and retirees want nothing to do with stopping.

Today's retirees generally aren't looking to fade away, they don't want to be "couch potatoes;" they want to find fulfilling activities, they want enriching endeavors. Certainly they want to leisure... at times, and they naturally want to have fun. But, contrary to the popular media view of retirement, the most important thing persons anticipating retirement are looking for is their own fulfillment... their own sense of purpose and meaning.

Today's more highly educated, more sophisticated, more affluent, and certainly more "with it" pre-retirees are simply looking to find more personal PURPOSE in their lives than they ever had before. They want something new, something different, perhaps something novel, and certainly something interesting at deep personal levels.

RETIRING IS A CAREER TRANSITION

Persons approaching their first retirement transition need exactly the same process of self-analysis and sound consultation that they would receive from a competent career consultant if they were going through a job change. As job changers need to generate their career options in a clear and understandable way, so too, pre-retirees need the same "options generation" process but with slightly different content, slightly different goals, and an entirely different purpose.

That's exactly what persons approaching retirement at any age need ... they need OPTIONS.

PERSONAL ASSESSMENT

Just as personal assessment is a central component of any plan for your career transition; so too is assessment the logical starting place for retirement preparation as well. That what's the RSP is all about.

The RSP is a scientifically designed, valid, and reliable assessment profile which measures the 15 factors shown to be crucial for pre-retirees to come to a comprehensive personal understanding of themselves so they can navigate the road to personal success in their next career

developmental step, whatever option for retirement living they adopt.

The 15 retirement success factors are:

1. Career Reorientation: Let Go. . .
2. Retirement Value: Reframe Your Attitudes. . .
3. Personal Empowerment: Take Charge. . .
4. Physical Wellness: Grow Well. . .
5. Monetary Adequacy: Find Your Wealth. . .
6. Quality of Life - Present: Seek Peace. . .
7. Quality of Life - Future: Have Dreams. . .
8. Spirituality/Meaning: Construct Purpose. . .
9. Respect for Leisure: Have Fun. . .
10. Personal Flexibility: Welcome Change. . .
11. Lifespan Spiritual Development: Live Now. . .
12. Care giving Responsibilities: Honor Yourself...
13. Home Life: Get Connected. . .
14. Maturation Vitality: Become Ageless. . .
15. Replacement of Work Functions: Get Going. . .

THE NEW CAREER/LIFE DEVELOPMENT STAGE: RENEWAL

Not only has retirement been redefined in our culture, indeed the whole notion of age has also. Our research here at Retirementoptions.com tells us that there has emerged a new career developmental stage which we call the "Renewal stage." The Renewal stage starts about the mid 50s and lasts well into the 70s. The Renewal stage can be a time of great personal growth and development, or it can degenerate into just the opposite. The key to success in this Renewal Stage is how well a person prepares for it.

The Renewal Stage is a time when people take a much more personal approach to living. They are more free to ask themselves what they want, free for the most part from former family obligations, free from the press of having to climb the ladder of success.

The Renewal stage is a time when even "hard-chargers" re-evaluate how they live their lives. They don't have to prove to anyone what they're made of. Now they only have to answer to their own needs, their own impulses, their own calling, their own passion. That's really what renewal is all about ... pursuing your passion, your dream, your own goal; not someone else's.

The RSP provides the personal information which is absolutely necessary for a person to begin considering what's deep inside. The RSP generates vital personal data, available no where else. The results of the RSP serve as a base; a base upon which can be constructed a plan for personal fulfillment, personal purpose, and personal dream satisfaction in the renewal stage. All of this would be but cloudy and illusive without the RSP.

Retirement is a career developmental stage, unlike any other career stage, but with some great similarities when viewed from an individual standpoint. The RSP can begin to make sense out of a time of transition that can send shock waves through the hearts of many.

The potential options for a successful retirement/renewal career developmental stage are as numerous as the number of pre-retirees. Yet some commonalities do exist. The RSP allows all pre-retirees the luxury of understanding their retirement attitudes, beliefs, and values much more clearly. This new clarity of thinking allows the person anticipating retirement to begin considering

the fantastic retirement options he/she has in concrete ways previously not possible.

THE RETIREMENT SUCCESS PROFILE (RSP)

With your own Retirement Success Profile (RSP) `in hand' you will have the solid quantitative proof of the relevancy of the material for your own life. Since the Profile describes you alone, you become concretely yet intimately aware that this learning is personal; the material is not for the person sitting next to you ... it is for you! And with the specific adult learning suggestions and learning activities that flow from your RSP Personal Profile, you will immediately realize that the experience is individually practical.

GOOD RETIREMENT DECISIONS COME FROM GOOD DATA

We at Retirementoptions.com believe that the best retirement decisions emerge from the most accurate and most personal information possible.

Retirementoptions.com is exclusively dedicated to helping individuals collect the most insightful information about their own retirement attitudes so they can make the best decisions possible.

FINANCES ALONE DO NOT AUTOMATICALLY MAKE A GOOD RETIREMENT

Most of what passes for retirement preparation is financial. While our financial picture is certainly important; what we really want for ourselves and our spouse is a healthy, happy, and meaningful lifestyle.

YOUR RETIREMENT WILL BE AS UNIQUE AS YOUR FINGERPRINT

- There is no "one way" to enjoy retirement.
- traditional, full-time leisure lifestyle
- part-time employment
- another full-time position
- your own business
- volunteer work, or even
- continue what you are doing right now!

No matter what your goals are now, no matter how you wish to retire, you owe it to yourself to gather as much information as possible so you can chart your retirement course with confidence.

SOME RETIREMENT LIFESTYLES ARE DISMAL

Many people fail to construct a happy, healthy, and meaningful retirement lifestyle. They have a only foggy notions about retirement, and unclarified ideas about themselves. Consequently they live unfocused lives, even though they may look "OK". Their lives lack commitment, purpose, vitality, and most of all; their lives lack personal meaning. They don't thrive ... they merely survive. These people may have planned financially, but they didn't plan personally!

LEARN A NEW WAY TO LOOK AT RETIREMENT

The Retirement Success Profile or RSP (exclusively distributed by RetirementOptions.com) was developed and polished over the past 20 years by Richard P. Johnson, Ph.D. The RSP offers you the most comprehensive and personal retirement data possible. The RSP doesn't look at your finances, it looks instead at you, and reflects back to you, solid, quantifiable information that you can use immediately to assess your retirement planning progress, and make adjustments where necessary. This valuable information you can get no where else but from the RSP.

WHO SHOULD TAKE THE RSP?

Anyone who is within ten years of fulfilling either one or both of the these two criteria:

1. You'll be working for pay less than full time; less than 40 hours per week.
2. At least part of your income will come from a pension or pension-like vehicle.

Even if you'll be fulfilling only one of these.

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1. What are the primary goals of the RSP?

- A. To identify the retirement strengths and retirement concerns of each individual.
- B. To provide the most accurate, personalized, and comprehensive pre-retirement information possible.
- C. To give a panoramic view of one's pre-retirement preparation to date. One's RSP Personal Profile is like looking into a mirror and seeing one's "retirement reflection".

2. What are the benefits of the RSP?

THE RSP...

1. is a one-of-a-kind retirement life-planning device
2. positions you for heightened personal meaning
3. helps you avoid costly retirement "mistakes"

The RSP is not designed simply as a diagnostic tool, rather its real power is as a life-planning educational support device. While the scores are interesting from a diagnostic perspective, the real value of the RSP Personal Profile rests in heightened personal meaning for each participant. The RSP steers you away from potential retirement blind spots and/or possible "mistakes" which may be brewing in you quite below your conscious awareness.

THE RSP...

4. gives you a clear picture of your retirement standing
5. compares your retirement "scores" to thousands of others
6. identifies your personal retirement issues

7. focuses your energies onto potential problem areas

First and foremost, your RSP scores give you a very clear picture of how you "stand" on the 15 factors measured by the RSP. You can readily see your 15 scores as normative comparisons; this captures your attention and focuses your interest like nothing else can. Such personal data underscores the "attitudinal change" power of the RSP and enhances the educational value of the entire experience.

THE RSP...

- 8. allows you dramatically expanded vision of retirement
- 9. affords you the power to think differently about retirement
- 10. helps you crystalize your retirement vision

Second, the RSP introduces you to a new vocabulary which gives you the power to think differently about this new phase of your life. Words are powerful, they crystalize concepts that were formerly only cloudy notions.

THE RSP...

- 11. frames your true retirement needs neatly
- 12. expands your view of personal growth potential
- 13. helps you formulate "next step actions"

The information contained in your RSP Personal Profile can be found nowhere else; it makes the material related to this new phase of life we call retirement stand-out as never before. The RSP richly frames the potential for personal growth and development. Your "next step actions" can move forward in positive and concrete directions.

THE RSP...

- 14. provides an on-going personal information resource
- 15. is a very pleasant experience
- 16. gives peace-of-mind
- 17. confirms your retirement plans

Most people who that the RSP hold-on to their RSP Personal Profiles; they consult it over and again. Most of all, they are grateful for the pre-retirement information they could get nowhere else. Participants routinely report extremely positive evaluations. If the RSP is given as part of a seminar, participants report very positively; the pre-retirement seminar becomes a "must do" experience.

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