

RQ Profile Report

For: Client Sample

Welcome and congratulations Client on taking a significant step towards making your future transition into retirement a more balanced and intentional one. The questionnaire you completed is designed to provide an up-close, personal look at how much you know about retirement, how your work life may benefit or impede your transition, and finally how your inherent preferences, thoughts, and behaviors may help or detract from it as well.

The foundations for this program are rooted in more than a decade of research and empirical evidence focused on common failures, challenges, and missteps in both the retirement decision making process and transition into this next phase of life. As a result, making the best possible transition requires a high level of Retirement Intelligence or Retirement Quotient (RQ).

The assessment uses a variety of different questions to identify your current level of Retirement Intelligence or (RQ). We have designed your report to cover five key areas.

1. **Questions & Responses for discussion**

Some of the questions within the assessment were not used in the numerical scoring. They were designed to provide a baseline for some of your personality preferences, beliefs and behaviors. While other factors on the page were included as part of the scoring, the goal was to have a quick reference page where you and your coach could discuss how they might play a role in your decision or transition.

2. **Retirement Knowledge score & analysis**

This section examines your knowledge and understanding around the concept of retirement. The goal is to assess what you know and don't know, what you may have seen or not seen from others nearing or already in retirement, and what you may have done or not done in preparation for these things.

3. **Work Life score and analysis**

This portion of the assessment looks at the role work / career play in your life including how factors such as your work identity and social connection may influence your retirement.

4. **Personal Life score and analysis**

Similarly, this section looks at your personal life and is designed to uncover thoughts, ideas, and behaviors that can play a major or competing role in how well you transition.

5. **RQ score, analysis, and next steps**

Here we combine your score from the three main sections to give you a RQ score. Then we share some specific recommendations for both increasing your score and making a better transition.

Questions & Responses For Discussion

Personal Profile List

Type of Retirement: phased

- | | |
|---|--|
| <ul style="list-style-type: none"> • Type A (Competitive, Driven, Time Sensitive) • Left brain (logical, analytical, detail-oriented) • In between but more of an extrovert • Go with the flow type • Work behind the scenes, either backstage or concession stand | <ul style="list-style-type: none"> • Pick and choose routine with some structure • For my first year, general ideas / plans • Volunteer for impact but unsure how • General exercise plans once retired • Invited to 0-2 events, asked others 0-2 times |
|---|--|

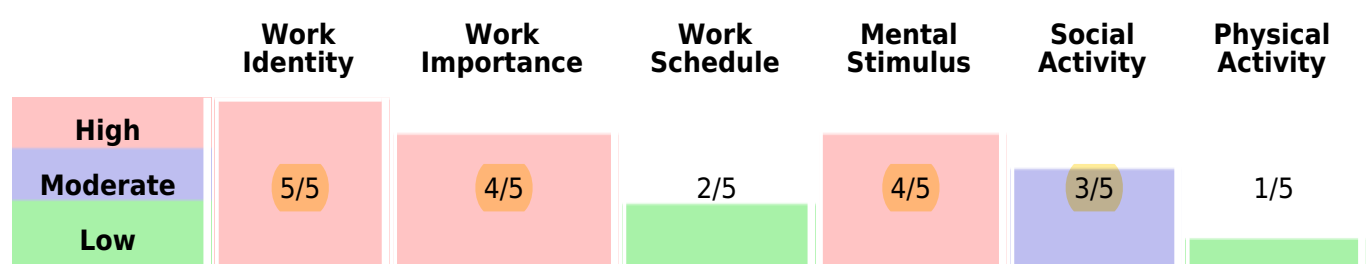
<p>Keys to a positive retirement Close to friends, Volunteer, Financially secure</p> <p>Issues with a challenging one Few Friends, Too much TV, Inflexible</p>	<p>What are your two biggest non-financial fears heading into retirement? Declining mental health, Caregiving role</p>	<p>Existing passion, hobby, or role that defines you? Sort of</p> <p>I expect my overall life satisfaction in retirement to be: Better / Higher</p>
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Current status of mental, social, physical, spiritual life on a scale 1-5

Overall attitude about getting older:	3/5
Overall physical well-being:	3/5
Overall relationship with friends:	4/5
Overall relationship with family:	4/5
Overall spiritual well-being:	4/5

<p>How satisfied are you with your life's work and the accomplishments within it?</p> <p>5/5</p>	<p>Based on the things I've been through in the past, I would consider myself to have what degree of resilience.</p> <p>4/5</p>	<p>To what degree do you feel you have led a full life so far?</p> <p>5/5</p>
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Work Factors Quick Summary



Scoring Overview and Design:

This report is designed to compare your responses to factors that are pertinent to the overall retirement transition. There are no right or wrong answers, nor should your scores be viewed as good or bad. The goal is to create a baseline or snapshot as to where you are currently at and then use this information to discuss and develop plans that help you shape or reshape your retirement narrative in a way that best suits you.

It is crucial to share that retirement is one of the most sought-after phases of life, but also one of the least understood in terms of mainstream knowledge. Fact is, most people have little to no education around the retirement transition. Therefore, when people see their scores, it can feel like they were given a final exam on the first day of class, or asked to take a calculus quiz when they are still in algebra 1.

Furthermore, scores are not indicative of pass or fail and by simply reading this report you can improve your score by 10% immediately, and that's before even talking with a certified retirement coach. Additionally, achieving a full 1395 point score won't ensure a perfect or even successful retirement. This entire process is about where you go from here and understanding that living an ideal life is not only about you and what's important to you but also adapting to the variables you experience.

For each section you will find bolded topics that reference one or more of the questions you were asked in the questionnaire. Below each topic we provide some insight and research as to why we are asking the question or the role it plays in the assessment. Following this, we will highlight your response to the question or questions and how it may impact your personal RQ

Quick Snapshot: Retirement Knowledge

Based on your responses, you scored 162 out of 270 points.



What You Need To Know

Will You Gain more, lose more, or have things balance out in the transition?

The retirement transition is extremely unbalanced in terms of the tradeoffs between what you gain and lose. Yes, you gain time and freedom, but you also lose routine, direction, social connection, mental stimulus, physical activity, influence, and relevance to name a few. It's not uncommon for people to retire and grieve the loss of their work identity and other things that work provides that they may have taken for granted, which is why our focus is on helping people find replacements for them rather than completely lose them.

Your answer, *Balance each other out*, is a common assumption because people feel the tradeoff between their work losses can be offset by waking up on their own terms and never sitting through another staff meeting or employee review. However, that perspective underestimates the many other things that are lost, and therefore may cause certain voids in your life and leave you feeling out-of-sorts at times.

What factors contribute to a successful and/or challenging retirement transition, and do you know someone who embraced or struggled with them?

Retirement role models can help us avoid common traps and pitfalls by either sharing what they did right or what went wrong. Having a sense of what factors may contribute to a successful or challenging retirement is a good start but seeing someone live out those choices and decisions can provide additional support through firsthand knowledge,

Your responses for these questions demonstrate that you had or have a role model to follow in terms of things to do and avoid, providing real life knowledge and experience on both sides of the equation. Taking additional time to facilitate more conversations with new and existing retirees can provide additional perspective and support for your transition. It's worth noting that our research[i] reveals the biggest keys to a successful transition or reasons for a slow start has very little to do with financial factors including feeling financially secure, working part-time, or starting a business. It's the more personal factors impacting health, family, and friends.

Where does retirement rank in the list of life's 43 most stressful life events?

Retirement is ranked #10 in the list of most stressful life events. Furthermore, 20 of the other 43 events on the list can happen or take place near or in retirement.[ii] Retirement is a significant crossroad for change and that isn't easy for everyone which is why

developing a new identity with purpose and meaning along with resiliency is so important. It's not uncommon for people to need a proven process with tools, resources, and support to ensure they don't waste the first few years trying to figure it out on their own.

Your answer, *It's somewhere in the middle*, suggests you may be underestimating the significance of the transition as well as the amount of time, energy, and skill required to do it well.

☑ **What percentage of 65+ Americans are impacted by the dark side of retirement?**

Alcohol is the most used drug among older adults, with about 65% of people 65 and older reporting high-risk drinking.[iii] Furthermore, 25% of all seniors aged 60 and above report feeling isolated and lonely, and 43% can go days without talking to others and spend most of their time alone.[iv] Retired people are also twice as likely to report feeling symptoms of depression than those who are still working.

This sounds like the perfect list to avoid but this is a very real part of retirement that people need to not only know more about, but also begin to talk about and find ways to avoid or reduce the likelihood of having them impact them or someone close to them.

Your answer, *26-50%*, suggests that you may be underestimating the significant impact factors such as alcoholism, addiction, depression, and isolation can have on a person's life in retirement.

☑ **What aspects of your overall retirement plan have you written down?**

The long-term dream for many people is to live a meaningful life in retirement, and the best way to do this is to develop a written plan to help you envision and achieve it. Research suggests that people are 42% more likely to achieve a goal by writing it down.[v] Furthermore, two-thirds of recent retirees (66%) say they had challenges adapting to retirement.[vi]

In other words, you need a written plan for the non-financial aspects of life after work. Not just a written financial plan because running out of money pales in comparison to running out of family, friends, good health, and time.

Your response that you have a written plan to *Feel financially secure, Stay relevant and connect* is a positive start but falls short of a truly comprehensive plan. As a result, you may struggle with aspects of the transition because you don't have a concrete plan to replace all the things you lose from work or specific strategies to help you fend off the dark side of retirement or deal with the stress such a major life change can bring about.

Quick Snapshot: Work Life

Based on your responses, you scored 198 out of 330 points.



What You Need To Know

When it comes to my present attitude around my career and work...

Retirement is an emotionally charged topic that can bring out a variety of thoughts and feelings. Some people may want to exit as soon as possible (at any cost), others may want to work as long as possible, while others may find themselves undecided or feeling pressured.

Your answer, *I'm not sure, part of me wants to go but also stay longer*, is becoming a more common response as people reach traditional retirement ages but don't feel the need to stop working. Some people are striking a balance by phasing out of work over a year or two, working part-time, finding a seasonal gig, or starting an encore business for impact instead of for monetary reasons. In any event, a well-thought-out transition can have a few more perks than an emotionally charged one.

Work related factors contributing to your retirement / retirement decision?

A number of factors can contribute to a person's decision to retire including new requirements with technology, a revolving door with senior management, or differences of opinion with co-workers to name a few. Some factors are within our control while others like a company closing are not. Either way, it's important for people to look at all of the reasons why they are leaving the workplace and how related similar factors may show up in retirement just in a different type of form.

Your response suggests that part of your reason for retirement include factors that related to your personal style, beliefs, and comfort level. While this may provide some initial respite, often times in retirement we are faced with similar challenges with technology, people, leadership, and opinions.

How much of your identity is associated with work?

Work is what you do, not who you are. However, it's not uncommon for some people to become overly enmeshed in their career, blurring the line between their personal identity and work role. Generally speaking, those with high or elevated degrees of their identity tied to work may find it more difficult to seamlessly transition away from it. While those who have a moderate or low connection, tend to have roles or affiliations with people, places, and things outside of the workplace.

Your score of a “5” puts you in a high degree of work-related identity thus highlighting the need to make sure you are developing some clear distinctions between your personal life and work identity as you get closer to retirement.

☑ **How important is your work to you?**

Similarly, people who see their work as important can find it more difficult to effortlessly transition away from it as compared to those who have a moderate or low connection.

Your score of a “4” puts you at a high level of work importance and thus poses a potential challenge as to how well you may be able to leave that role or position behind.

☑ **To what extent does your work control your time and schedule?**

Time and flexibility are two of the biggest commodities people gain when they enter retirement. At first, having more of both of them can look, sound, and even feel great. However, if people don’t develop a new routine, schedule, and direction, several things can pop up. First, the dark side of retirement can creep in and take root in one or more areas of your life.

Second, more time and fewer distractions can also increase stress and worry in some people because they have less to do and more to think about. Finally, it can cause competing feelings that are hard to make sense of. For example, if someone is a type A, left-brain, planner type, and they have decided to sit around doing nothing because they have rationalized they deserve that after 40 years of hard work, they can find themselves in a mental tug of war between who they are and what they are doing.

Your score of a “2” suggests you have a high degree of say in how much, how often, and where you work from rather than being totally controlled by outside sources. This level of flexibility can be very beneficial in your retirement transition because of your experience in time management.

☑ **Mental stimulus and problem-solving in the workplace**

Depending on what you do for a living, your work can play a significant role in your mental, social, and physical life. As you might expect, the more influence these factors have on your work life the harder it may be to leave them behind.

Your score of a “4” for work related mental stimulus and problem-solving means your role or position consumes a large amount of your daily mental capacity and activity. Replacing this activity in retirement is essential to strong brain health and will require something other than crossword puzzles to keep your mind healthy and engaged.

☑ **Social activity and camaraderie in the workplace**

The amount of social connection and physical activity you get from the workplace follow similar logic. If you’re used to daily talks at the water cooler or lunch table or are part of a team that works closely together, you may be surprised how much you will miss those

interactions which can't fully be replaced with emails, texts and social media likes.

Your score of a "3" for social connection suggests some of your social activity is related to the workplace and may be difficult to replace in terms of both frequency and quality. Your responses to other questions about your social network are helpful to see in conjunction with this response. Your response to the question, Where are the people you feel most comfortable with, was *Mostly outside of the workplace*. You also scored your closeness with friends as a "4" and "4" for closeness with family.

Physical activity in the workplace

Whether you are just walking from your car to your desk job or if you have a physically demanding job, those steps and activities burn calories and play a role in your well-being and therefore, need to be looked at how not having them may impact your physical well-being in retirement.

Your scale response of "1" for work related physical activity suggests you have a sedentary role which may serve as a risk factor for overall health and physical activity. Once again, your responses to other physical activity questions are helpful to see in conjunction with this response to see if there is support or gaps in how your physical well-being may be impacted in retirement. Your response to the scale question for your overall physical health and well-being was "3". Your response to the question about your plans for physical fitness in retirement was *I have a general idea for what I hope to do in retirement*, and your response to your level of consistency with your current exercise routine was, *I'm consistently inconsistent*.

High-Ranking Work-Related Concerns:

High scores in multiple categories simply means that removing yourself from it, many times in a cold-turkey fashion, may create some unexpected voids in your life and developing ways to replace the things work provides for you in these areas is essential. Your scores of "3" or higher for work related categories were: Work identity "5" Work importance "4" Mental Stimulus "4" Social Connection "3".

Impact of working part-time, seasonally, or starting a business

Your answer, *"Yes, primarily to have an impact on others"* is becoming more common as people look for additional ways to stay connected, engaged and relevant in the workplace. One consideration is making sure the subsequent role offers the flexibility and impact you're looking for without talking too much away from other for leisure or family-related activities.

How you process workplace successes, failures, and change

Our belief is that a successful retirement isn't one without problems but rather one in which you learn to overcome them. Inevitably, retirement comes with its own ups and downs, therefore the skills to adapt, adjust, and learn as you go are essential.

Your response that *professional failures are not hard to forget, and successes are not hard to remember* implies you have developed proven methods for not getting caught up in the past or dwelling on negative things. Your response shows resilience and the ability to move on and tackle the next challenge based on things you have done right rather than wrong.

Quick Snapshot: Personal Life

Based on your responses, you scored 486 out of 795 points.



What You Need To Know

Do you expect your overall life satisfaction in retirement to be lower, the same, or higher?

Believing that the best is yet to come is a philosophy that helps foster fresh ideas, new possibilities, and hopes for the future. A positive mental attitude can foster creativity, which can be turned into goals, then into specific strategies, lead to new experiences, opportunities, and accomplishments.

Your answer, *Better / Higher*, suggests you have a positive outlook for your next phase of life. Your responses to other questions about life satisfaction and improvements within it are helpful to see in conjunction with this response. You scored the following area(s) of your current life as “3” or higher: attitude about aging “3” physical health “3” closeness with friends “4” bond with family “4” spiritual well-being “4”. You also scored the following area(s) as “2” or lower: None

How would you rate your level of resiliency?

A resilient life and attitude can help people manage change and help fend off emotional stress, frustration, isolation, morbidity, and depression. People who have been through a lot understand the power of bouncing back and working through uphill battles. Retirement isn’t guaranteed to be a cake walk and issues with ageism, relevance, and purpose can present challenges that require some fresh courage and mental toughness.

Your score of “4” highlights the fact that you have a high degree of experience in overcoming life’s many challenges and understand that it’s not how many times you get knocked down but that you get back up.

How you process personal successes, failures, and change

Once again, our belief is that a successful retirement isn’t one without problems but rather one in which you learn to overcome them. Inevitably, retirement comes with its own ups and downs, therefore the skills to adapt, adjust, and learn as you go are essential.

Your response that it’s more common for you to reflect on your successes rather than your failures implies you have developed proven methods for not getting caught up in the past or dwelling on negative things. Your response shows resilience and the ability to

move on and tackle the next challenge based on things you have done right rather than wrong.

Your response that you *struggle to come around to new ways of thinking and doing things* lends itself to the idea that you prefer your current comfort zone and don't like stepping outside of the box of how you see and experience things. This mindset can pose some challenges as you enter retirement because it's a minefield of change and requires ongoing adaption especially within the first few years.

☑ What is the current status or your mental, social, physical, and spiritual life and will they improve in retirement?

While this section was covered in the discussion page, it's worth noting that the purpose and structure for these questions are twofold. First, many people assume that every aspect of their life will automatically get better in retirement, primarily because they have more time and freedom. As a result, many people wait until they get to retirement to try to make improvements in these areas.

Second, if you want to create an ideal life for retirement, it's better and easier to create it before you get there and take it with you. Which is one reason we encourage people to "retire with" these things rather than "retiring to" them. Therefore, we want to set the record straight that it may take a lot more time, energy, and effort to improve any one of these areas if they don't already rank as "3" or higher.

In this series of five questions, we asked you to rate your current mental, physical, social (family and friends), and spiritual life. While these scores serve as a baseline for your transition, we understand that lower ratings may be the result of limitations due to health, family dynamics, or personal style or preferences. In other words, someone with a health condition may score their physical health as a "3" and feel that is really good for them and their particular situation. Therefore, when appropriate and if comfortable, discuss any special circumstances with your coach so they can better cater follow-up options to meet your needs. Your answers are on page 2 of the report, and listed here for reference as well: you have a positive attitude about life after work "3" are in good physical health "3" feel close to friends "4" have a strong bond with family "4" are well positioned spiritually "4"

☑ Where are the people you are most comfortable with, how many times have you been invited out recently, and how many people have you invited out in the same time frame?

Research suggests that a person's social network can be one of the most valuable aspects to life after work. For example, Harvard's Grant study, which was conducted over a 75-year period, found that respondents who had a strong social network not only outlived people who didn't, but they also found that those who reported having at least one very close relationship were also able to delay the onset of Alzheimer's and dementia, compared to those who didn't report having a close relationship.[vii]

Along those lines, some people have a large portion of their social network tied to the

workplace. In those cases, leaving work can make their social life and connections vulnerable which is why we ask where the majority of your social network is.

Your answer that the people you feel most comfortable with are mostly outside of the workplace initially suggests leaving the workplace won't have a major impact on your overall social life.. Once again, it can be helpful to include related answers to help assess the location of your social network. When asked about how many non-work-related events you attended in the last 30 days you answered "0-2" and in the same period invited "0-2" people out to a non-work-related event. Furthermore, in the work life section your rate your degree of social activity and camaraderie at work to be a "3"

How comfortable are you with various technologies?

There is no substitute for an in-person hug, handshake, or face-to-face meeting, but reality is, technology is a big part of how we communicate and consume information and that's not likely to change any time soon. Therefore, having a grasp of at least some of these tools can go a long way in helping you stay relevant and connected.

This question also ties into how much of a life-long learner you are and how adaptable or resilient you may be going forward. That's not to say, you haven't been a life-long learner in the past or haven't built up a mountain of experience with resilience. But what we are saying is both knowledge and resilience will have a component that is most certainly tied to technology.

Your selection of "13" of the 16 factors suggest you have a strong grasp of technology for both communication and information gathering purposes. This can serve as a major bonus for not only connecting with younger generations but also avoid inconvenience or challenges due to progressive technology.

What's your plan for physical fitness, are you consistent, and what kind of eater are you?

When it comes to retirement, most people agree that your health is your real wealth. Therefore, it's useful to have a plan to stay healthy and active in retirement.

It's important to point out that someone with a chronic health issue, medical condition, or cognitive challenge may see and score their physical well-being as a "2" or "3" and consider that to be extremely good for them considering their situation. When possible and appropriate, it's essential to communicate these factors with your coach or other professional in order to establish and maintain a relevant plan.

For others, waiting until the day after you retire to start addressing concerns or whipping yourself into better shape may not be the best or most effective approach. Of course, having any type of plan doesn't matter much if it's not consistently followed or supported by nutritional habits.

Your answer, *I have a general idea for what I hope to do in retirement*, suggests you may be waiting and hoping to start some beneficial things for your overall well-being once you

get to retirement rather than having them already in place and simply continuing to do them.

You also responded that *your exercise routine is consistently inconsistent* and gave yourself a healthy, conscious eating score of “3.” Seeing these factors together serves as a way to assess where you’re currently at, what could use some improvements, and even provide a little pat on the back for doing well in any of these three factors.

How do you plan to approach your first year in retirement?

By asking you to think about your first year of retirement, we are trying to help you look at retirement as a journey rather than a destination. Furthermore, we want to see if your potential plans match up with your personality and style in other questions and located in the discussion box.

Your answer, *I have a general idea of things I’d like to do*, suggests you’ve given some thought to how the first year may look and feel but haven’t developed any concrete plans. Therefore, you may be assuming it will be at least “okay” or “good” just because you are no longer working. The concern here is that without some specific goals for your first year, little or no sense of purpose and accomplishment can lead to lower life satisfaction and position you to merely survive in retirement rather than thrive.

What role might volunteering have in your retirement?

Volunteering is a popular way for people to not only replace their work identity and fill their time, but to also have a positive impact. However, we have found that people who don’t spend much time volunteering prior to retirement can find themselves not knowing where to find opportunities or they get stuck in roles that don’t provide the impact or feelings they were hoping for... and they feel stuck. This is why we feel there are added benefits to already being familiar with an organization and the role or impact you will have.

Your answer, *I want to have an impact but I haven’t decided how*, can suggest several things. First, that you haven’t given it much thought yet. Second, that you have other things going on that are taking priority in the early part of your transition. Third, you may be opting to work part-time, go back to school, or start a business and have limited time to volunteer. The key here is that volunteering doesn’t have to be part of anyone’s or everyone’s retirement but for those who want to use it as a way to replace their work identity, we feel it’s better to have concrete plans and experiences heading into it or it could leave you susceptible to feeling stuck or not having the impact you are hoping for.

How will you introduce yourself in retirement?

The word and idea of retirement can create negative stereotypes for some people. Empirical evidence suggests that people who introduce themselves as “retired” can end up feeling left out of conversations and less valued in them. Therefore, we feel those who want to make a better transition can benefit from an identity that includes something else

about their life or situation.

Your answer, *I'm retired* may not position you best to be engaged and included in some discussions. This is a lesson we don't want people to learn the hard way after their first year or two of retirement. Now is the time to start thinking of yourself as something more and different than the old and outdated idea of a retiree living a status quo life in retirement. This is an area that your coach can discuss and help you with.

☑ When it comes to learning new things and lifelong learning?

Research suggests that more than ever before, a challenged, stimulated brain may well be the key to a vibrant later life.[viii] Lifelong learning is the continued educational experience that utilizes non-credit academic courses, educational travel, and community service and volunteerism to fully engage the brain, heighten physical activity, and maintain healthy, social relationships.

You responded that your preferred way of learning things is to *Read them*.

When it comes to lifelong learning, your answer "4" highlights the fact that you not only like to learn but regularly engage in activities that allow you to grow. This positions you to continue to build on your existing skills and abilities, increase wisdom, adapt to change, find meaning, and stay an active contributor to society.

☑ How much are you looking forward to the day you retire?

Planning ahead or looking forward to something can increase feelings of optimism, give you a reason to feel grateful and feel in control of your future. Additionally, imagining a brighter future, can help energize you, get you through tough times, reduce stress and boost your mood, as well as add meaning to your life.

Your answer "3" shows very little anticipation for retirement, suggesting that you enjoy your work or that the transition may come with some limitations or added responsibilities.

☑ To what degree have you led a full life so far?

Living life to the fullest means you are in tune with yourself. This allows you to make conscious decisions that directly affect you. Living with purpose feels alive, clear, and authentic and can foster feelings of "flow," which is a state of total absorption in which time seems to disappear and you feel content and fulfilled.

Your answer "5" suggests you understand that time is our most precious asset and that you have experienced moments where you felt truly connected, like you were performing a task you were made to do.

☑ How well do you think you are aging?

Aging is inevitable and learning to embrace it can make all the difference. Perspective and mindset around aging can play a major role in how physically and emotionally

resilient you can continue to be as you age. In fact, older adults who think of age as a means to wisdom and overall satisfaction are 40% more likely to recover from a disability than those who see aging as synonymous with helplessness or uselessness.[ix

Your answer “3” suggests your thoughts and beliefs around aging have an ambivalent tone. Your other answers related to physical fitness, consistency, healthy eating, closeness to family and friends, spiritual life, and life-long learning can all play essential roles in a positive aging plan.


☑ How well do you think you are prepared for the non-financial aspects of retirement?

Research suggests that people tend to be overconfident in how well they are prepared for everything that retirement may throw at them. Some of the factors related to this situation include general positive beliefs about retirement, wishful thinking around a “desired lifestyle,” personal biases, limited real life feedback, and blind spots or simple lack of knowledge.

Your answer “4” suggests an elevated perception of retirement readiness which is not necessarily supported by your various scores in the report. Therefore, you would benefit from additional tools, resources, and support.

Quick Snapshot: RQ Score: 846

Based on your responses, you scored **846 out of 1395 points.**



The goal throughout this report was to educate you. At the core of this assessment is the idea that there are numerous things that people have never been told about retirement, let alone encouraged to plan for. As a result, some people end up meandering around, undirected, and unfulfilled in the first few years of their retirement. This happens because people don't know who to turn to and end up trying to figure it out on their own, thus learning many things the hard way. Our mission is to change that!

The harsh reality is, most people haven't been educated on these things, so their scores aren't going to reflect that even if they have some positive momentum heading towards retirement. For example, you rank yourself highly in attitude about aging, physical health, social health, and spiritual health.

Some key aspects and highlights from your responses include that you: feel accomplished in the workplace, are highly resilient, have an existing passion, hobby, or role that defines you outside of the workplace, have a positive attitude and mindset around aging and retirement, are in good physical health, feel connected to friends, feel close with family, feel positive about your spiritual life, have a solid grasp of technology to help keep you relevant and connected, are a healthy, conscious eater, have a clear vision for volunteering in retirement, know how you will introduce yourself in retirement, are a life-long learner, have led a full life so far, and are aging well.

Going forward, the process for creating a better transition involves four main factors. First, there is knowledge about the transition or IQ, which is technically the easiest one to increase, and why we developed such a comprehensive report with so many insights. Then there's the need to understand and manage all the change that comes with retirement. That can feel like drinking from a fire hose because the person you were, the tasks you did, and the way you did things for decades has in many cases, suddenly just vanished. That's the (EQ).

Next is the need to develop a new sense of identity, purpose, and meaning or (SQ). That can sound fun at first but remember, you're already dealing with a lot of changes, and unfortunately retirement doesn't come with any extra energy or motivation. Furthermore, since many people wait to start working on the "new me" after they retire instead of beforehand, the process can be overwhelming. Finally, after some hard-earned experience and hindsight (Gosh, it would have been much easier if I knew this stuff beforehand and did some of the work pre-retirement), you'll have the resilience or (AQ) to power through the rest of your life after work. For more information on the various quotients, [please see our "How It Works" tab or methodology on the website here.](#)

To reiterate, your current RQ score is a mere snapshot or brief moment in time. It's not a test and is important to reassess on a semi-annual or annual basis. Consider it a quick reference point of where you're starting your next phase of the retirement planning journey. Your current RQ score does suggest you are at risk of not only falling into some common traps and pitfalls, but you could also end

up feeling less fulfilled than you expected. Which can end up being an open door for the dark side of retirement and leave you feeling like a part of you is missing.

Putting your next step options into perspective, it's important to consider how much time you spend doing a variety of things in your life. How much time do you spend planning a vacation, getting ready to send your kids to college, developing a financial plan for retirement, planning to move, organizing a wedding, baby shower, or even your bowling league or garage sale? Depending on your style, some of these may take 10-12 hours or they could turn into full time jobs, which is why committing to 3, 5, or 10 hours of personal planning for the next 30-40 years of your life is essential.

Next Steps

Your coach will review your report and share it with you. They will schedule a time to discuss it with you, and in the process, develop some personalized recommendations to help you increase your RQ and make a smoother transition into retirement.

End Notes

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[iv] This is Why You Need To Write Down Your Goals For faster Success, Peter Economy, Inc Magazine

[v] How to Ease the Emotional Transition into Retirement, More Than Your Money, Inc, 1/22/20

[vi] The Grant Study, Harvard Gazette, Good genes are nice, but joy is better, <https://news.harvard.edu/gazette/story/2017/04/over-nearly-80-years-harvard-study-has-been-showing-how-to-live-a-healthy-and-happy-life/>

[vii] 10 benefits of lifelong learning, <https://www.ishn.com/articles/97999-benefits-of-lifelong-learning>, Feb 2014

[viii] Seven Ways to Stay Healthy at Any Age, <https://www.floridahealth.gov/newsroom/2018/09/091418-healthy-aging-Article.html#:~:text=Those%20adults%20who%20think%20of,Stay%20mentally%20active>, Sept 2018