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**RQ Assessment Training 1: Overview & Marketing Templates**

**Overview**

Retirement Intelligence is the new, more comprehensive measure of retirement readiness and the “X” factor that has been missing from traditional planning conversations and decisions.

Until now, individuals and couples, as well as financial advisors, human resource directors, and coaches, haven’t had a tool or proven process to help people understand and plan for the personal aspects of life after work. The RQ profile is a landmark approach to assessing personal retirement readiness and serves as the new narrative for retirement planning, decision making, and transitioning. The RQ Experience:

* Pinpoints how the emphasis around age and assets, along with other fatal flaws sets people up to fail
* Explains how a combination of IQ, EQ, SQ, and AQ fosters Retirement Intelligence or RQ
* Engages you in more powerful questioning to develop a new sense of purpose and identity, and cultivates a more resilient mindset around aging, longevity, and legacy
* Provides insight and context for transitioning your current thoughts, feelings, and behaviors into your new retirement reality, while addressing any variations that may arise

Retirement Intelligence is a framework for understanding an individual and not only appreciating their world, but also gaining insights from it in an effort to better prepare them for their retirement transition. The purpose is to make retirement more understandable and meaningful, which can be accomplished by assessing and increasing RQ.

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

This is achieved through a combination of knowledge about the transition (IQ), by understanding and managing new and competing thoughts and feelings about it, (EQ), developing a new sense of identity, purpose, and meaning (SQ), and by fostering a resilient mindset around aging, longevity, and legacy (AQ). We express it as:

IQ + EQ + SQ + AQ = RQ  
(Intelligence Quotient + Emotional Quotient + Spiritual Quotient + Adversity Quotient = Retirement Quotient)

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While we don’t expect coaches to memorize this equation or explain it every time that are talking with a client, the key components of it are: Knowledge, Understanding, Purpose, and Mindset

Retirement Intelligence is a new, more holistic framework. It’s a self-portrait that uses personality, preference, behaviors, and expectations to identify personal strengths and areas of focus across a variety of factors known to closely affect the retirement transition and planning for it.

The harsh reality is, most of what people have been told or trained to think about retirement won’t help them make a meaningful transition. In fact, it’s so far off that it can make things worse. Our plan is to change that and give retirement a much more personal look and feel.

The core value is that people have never been asked to organize all their thoughts and feelings about themselves, their personality, habits, and preferences into a single document and then asked how those factors will impact their retirement. Furthermore, we believe there is not a universal, or single best way to retire.

In other words, introverts retire differently than extroverts. Men retire differently than women… solo-agers differently than those with children and grandchildren. People who are divorced, widowed, or in the role of caregiver retire differently than people not experiencing those life events.

**How It Works**

The RQ Assessment is an online, 56 question measure of non-financial retirement readiness. It can take up to 20 minutes to complete, contains both scoring and non-scoring questions, and produces a score between 0-1395. The tool is used to help clients improve decision making, communication, habits and intentionality around life after work.

A client’s responses to a set of thoughtfully designed questions reveals insight into their current thoughts, feelings, beliefs, and behaviors around key areas of life including work, health, family, friends, and leisure and how these factors may be affected as an individual moves toward retirement.

The RQ Assessment scores people in three key areas (1) Retirement Knowledge, (2) Work Life, and (3) Personal Life. The scores are then totaled to provide an overall RQ score. Upon completion of the assessment, a 15-page, personalized report is created and made available to the coach to first read and then share with their client.

From a coach’s perspective, it was designed to create an emotional response to the retirement transition. Too often, people approach retirement with vague ideas and unrealistic assumptions and as a result, can end up feeling lost or out of sorts in retirement. Essentially, people think retirement is going to be an easy transition where everything comes together and magically works out. It’s not that retirement can’t be fun and easy, but many people struggle with the transition and can waste the first few years trying to figure it out. The RQ Assessment is designed to help coaches help clients avoid failing at retirement.

**An overall RQ score is generated by:**

1) Assessing a person’s knowledge and assumptions about the transition.

2) Measuring a person’s work life significance or the extent to which their career involvement and perspective of their work life may detract or benefit their move into retirement.

3) Identify any self-described discrepancies between a person’s beliefs and assumptions about life in retirement and their personal style, behavior and personality.

4) The three scores from each section are combined to make the overall RQ score.

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**Key factors for reference that are examined in each of the main three category of the report**

***Transition Knowledge*:**

Anticipated satisfaction, role models, stress level, awareness of the dark side, benefits of a written plan

***Work Life:***

Work related identity, importance, schedule, social network, physical activity, mindset/attitude

***Personal Life:***

Gains versus losses, personality traits, family, health, technology, social network, life-long learning, volunteering, exercise routine, routine, adaptability, and life satisfaction

**Working with clients: Template marketing email to a prospect**

Hi \_\_\_\_\_,

I hope you’re doing well. I’m excited to share that I am certified trainer for the new Retirement Intelligence Assessment. It’s the only tool that measures personal readiness for retirement rather than financial preparedness. It’s the first retirement program that puts people ahead of their money.

The reality is, most of what people have been told or trained to think about retirement won’t help them make a meaningful transition. In fact, it’s so far off that it can make things worse. Our plan is to change that and give retirement a much more personal look and feel.

The assessment retails for $79, but as an earlier adopter and certified partner, I’m able to offer it you for ($ or free) for the next 30 days. The assessment is a 56-question, online tool that takes 15-20 minutes to complete. It produces a 16-page report that will not only give you your initial RQ or Retirement Intelligence score but also help you see and envision retirement like never before.

Once you complete the assessment, I will email a copy of the report to you, and I will go over it in detail with you. It's an eye-opening experience because what we are doing has never been done before. So, it’s creating a new, exclusive group of innovators and pioneers who understand retirement is about more than just money.

Let me know if you’d like to be a part.

Sincerely,

Coach Name

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**Template for inviting a client**

Dear \_\_\_\_\_\_\_\_\_\_, as we discussed, I will be sending you an invite for the Retirement Intelligence Assessment after this message. The email will come from the website [retq.org](https://www.retq.org) and if you don’t see it in your inbox, please check your junk/spam folder.

The RQ assessment is 56 questions long and can take 15-20 minutes to complete. We do suggest that you take it using either Google Chrome or Mozilla Firefox browser for best results.

The program will generate a detailed and personalized 15-page report that I will send you. Then we can schedule a time to go over and discuss the results together. This follow-up discussion is actually the most important part of the process because the true value in any tool like this is what comes after we establish a starting point.

Please let me know if you have any questions, and so that I can get you the RQ report to you as quickly as possible, please send me a quick note when you have completed the assessment.

Sincerely,

Coach Name

**Template for sharing the report with a client**

Dear \_\_\_\_\_\_\_\_, Congratulations on completing your RQ assessment. Your part of an exclusive group of people who are taking concrete steps to increase their overall Retirement Intelligence by making sure they have a more personal plan that not only goes beyond the traditional dollars and cents but also reflects who they are and what is important to them.

For the best possible results, please set aside 30-45 minutes to read through the full report. This step alone can help you avoid common traps and pitfalls in the retirement transition and increase your overall RQ score by 10-20% (Yes, you can retake / update your answers anytime at Retq.org).

As you read through the report, feel free to take notes and make notations to discuss the various questions and responses with me.  This is important because the true assessment of your retirement transition is in your hands and what steps you take after this report.

After reviewing the report, take a moment to think about and answer the three following questions which will serve as the starting point for our conversation when we meet to discuss your results.

1. What did you learn about yourself and how your personality, preferences and perspective may

impact your retirement transition?

2)     What do you feel good or strongly about regarding your transition?

3)     What one or two areas do you plan to focus on / work on in order to make a better transition?

If you have any questions, please don’t hesitate to contact me with them.

Sincerely,

Coach Name

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**Marketing Sounds Bites**

Ideas for sharing aspects of the RQ Assessment on social media and other outlets

1. How ready are you for retirement? You may be surprised to learn that it has less to do with money and more about how well you know yourself. Ask me about how you can get your RQ score and avoid failing at retirement
2. What key investment is missing from your retirement portfolio? A plan for you! Get your RQ score!
3. Your retirement portfolio is missing a key investment: An assessment of you and your RQ
4. Ask me about my new Retirement Intelligence or RQ tool
5. Ask me about my new Retirement Intelligence or RQ tool. It’s the only measure of personal retirement readiness and the “X” factor that has been missing from traditional retirement
6. We finally have a way to quantify how ready someone is for the personal side of retirement. Learn more about the new Retirement Intelligence Assessment
7. What if I told you a successful retirement has more to do with how well you know yourself rather than your age or asset level. It’s all about Retirement Intelligence or RQ
8. What if I told you a successful retirement has more to do with how well you know yourself rather than any anything associated with money. It’s all about Retirement Intelligence or RQ
9. What’s your RQ or Retirement Intelligence Score? The new tool for assessing your personal retirement readiness. Let me know if you want to be a part of disrupting the retirement planning industry
10. You’re familiar with IQ and EQ, but what about RQ or Retirement Intelligence? It’s the first and only tool to not only measure personal retirement readiness but also increase your knowledge about the retirement transition
11. Ask me about how you can get your RQ score
12. Its official! I’m a certified trainer for the new Retirement Intelligence Assessment. It’s the only tool that measures personal readiness for retirement rather than financial preparedness. It’s a game changer that puts people ahead of their money. Right now, I am offering the assessment for free for the first 5 people that private message me. Looking forward to helping you be part of the new retirement narrative
13. Amazing new tool helps people align their personality, preferences, social style and more, to the minefield of change that retirement can create
14. What’s your RQ?
15. This is the new equation for retirement, and it has nothing to do with money: **IQ + EQ + SQ + AQ = RQ** Intelligence Quotient + Emotional Quotient + Spiritual Quotient + Adversity Quotient = Retirement Quotient

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