



DEER OAKS EAP SERVICES



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?

Survey

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
- Eldercare/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





Thank You

Questions?



Works Cited

Katz, M. (2007, October 8). *The five stages of retirement*. Retrieved May 17, 2016, from http://finance.yahoo.com/news/pf_article_103649.html

The Sedona Method. (2010, July 15). *How to retire happily: Preventing the typical emotional hurdles before they appear*. Retrieved May 17, 2016, from <http://community.sedona.com/letting-go-articles/481-how-retire-happily-preventing-typical-emotional-hurdles-before-they-appear.html>

(2005, April 14). Thinking About Retirement? Time to Think About Your Psychological Portfolio. Retrieved May 17, 2016 from <http://www.apa.org/research/action/retire.aspx>