

Retiring is one of the most significant transitions we face; changing virtually every aspect of life. As with any change, there are several stages we experience along that way—each bringing its unique challenges and opportunities.

### ***Anticipation Stage***

Anticipation can start up to five years or more before retirement. Your opportunity is to use this stage to create your plan to make the transition into retirement as seamless as possible and your journey to a fulfilling retirement as quick as possible. Planning early also gives you the opportunity to practice retirement. You likely feel a lot of excitement and hopefulness through this stage, as well as some level of anxiety and discomfort. Using the time to develop your plan will bring more certainty to your future.

### ***Honeymoon Stage***

You are now retired and it is great. You have the freedom to do what you want to do; to just be you. No alarm clock, no business attire, no rush-hour drive—you are elated and enthusiastic and feel a sense of relief, independence, and discovery. Many retirees are in the honeymoon stage up to two years. For some, however, the honeymoon is short.

### ***Disenchantment Stage***

The honeymoon is over. You may still be doing the things that you were doing during the honeymoon stage, but you are now asking yourself, “Is this all there is?” You will know you are in Disenchantment when you feel letdown, loneliness, boredom, or disappointment; you may even be depressed. Some estimates are that more than a third of retirees experience some level of depression over the years. The Disenchantment stage lasts varying lengths of time, and individuals can move in and out of it as life circumstances change. Sadly, some people get into Disenchantment and never get out. We want to help this never happen to you. If you develop and implement your plan before you retire (during the Anticipation stage), you can minimize or, perhaps, even avoid the Disenchantment stage, feeling continually revitalized.

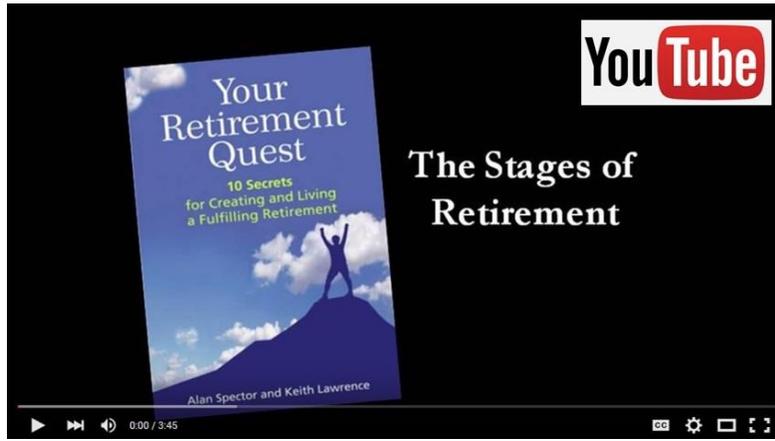
### ***Rejuvenation Stage***

You have rekindled the spark. This is the stage in which you take stock of your situation and climb out of Disenchantment. You are adapting to the reality of retirement and how it is affecting you—discovering what makes you happy and satisfied; what brings meaning to your life. You feel reenergized and engaged.

### ***Fulfillment Stage***

This is your ultimate retirement goal—a life filled with connectedness, giving back, pursuing your passions, personal growth, and fun. Your attitude about life is positive; you have taken the steps to keep your energy high; you have matched your lifestyle to your available resources; and you are in touch with your life purpose and core values. Importantly, you have a plan that will keep you in this stage as long as possible.

**See Video on Next Page**



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