

Act 3 Field Guide

A Horney-Inspired Operating System for Retirement Life

Live from the real self—not from fear, approval, pride, or the tyranny of “should.”



Swim



Ride



Lift



Read

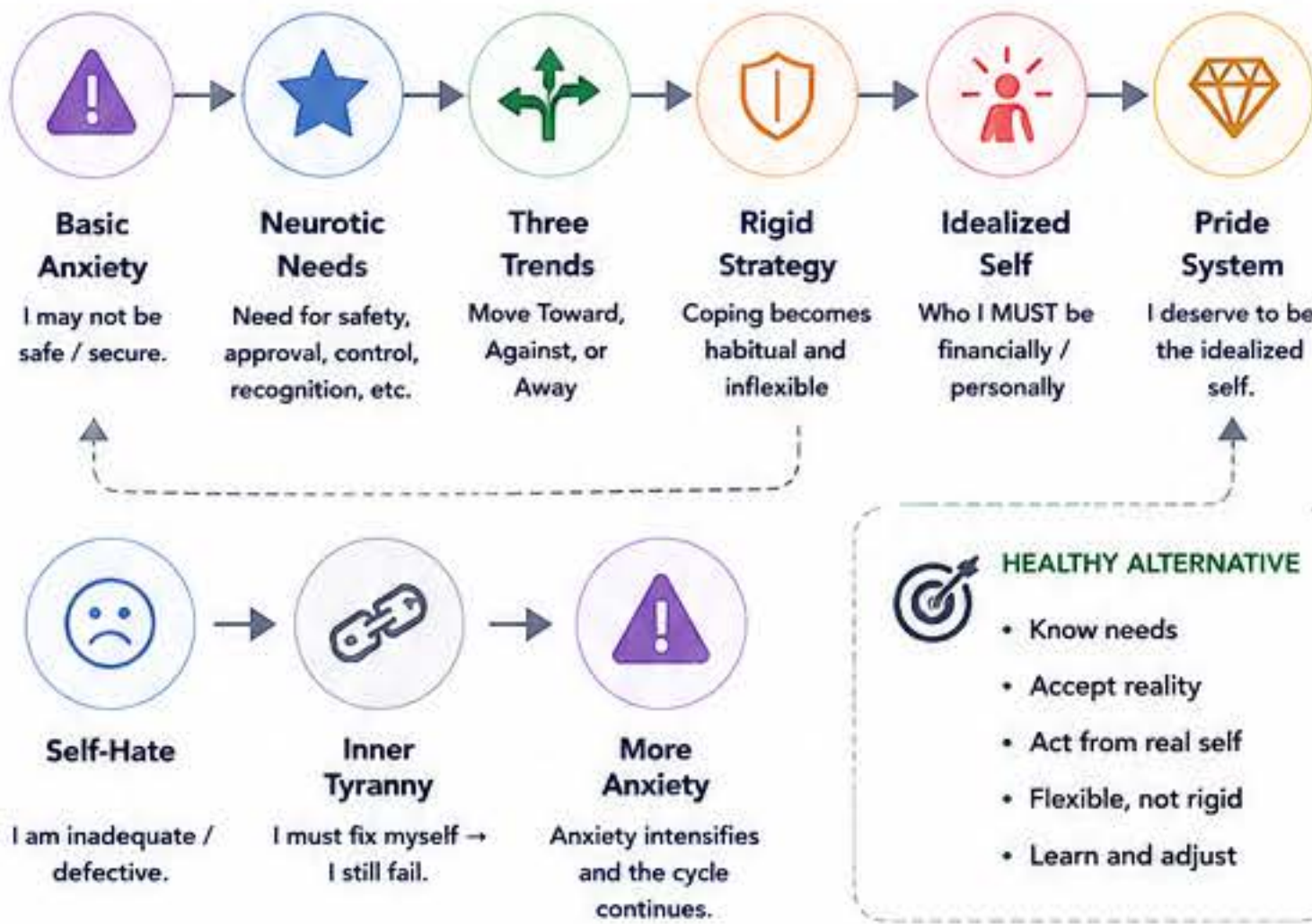


Home



Finance

HORNEY'S NEUROTIC FRAMEWORK (SIMPLIFIED)



THE THREE NEUROTIC MOVEMENTS

MOVE TOWARD



Gain security by closeness & approval.

Examples

- Seeks reassurance
- Needs advice
- Fears disapproval
- People-pleasing
- Dependent

MOVE AGAINST



Gain security by power, control, superiority.

Examples

- Must outperform
- Competes
- Controls outcomes
- Overconfident
- Perfectionistic

MOVE AWAY



Gain security by distance & disengagement.

Examples

- Avoids decisions
- Procrastinates
- Withdraws
- Numbs out
- Resigns



Healthy using all three flexibly.

The problem is rigidity and overuse of one.

ACT 3 FIELD GUIDE – 22 SIMPLE RULES

1



Get up.

Start the day; don't wait for motivation.

2



Do what matters.

Don't confuse activity with meaning.

3



Exercise for capability.

Train the body you have, not the body you think you should have.

4



Swim because you love swimming.

Let endurance be enjoyment, not proof of worth.

5



Ride because you love the road.

Mileage is a measurement—not an identity.

6



Lift to stay strong.

Strength serves life; it doesn't define you.

7

Read from curiosity.

You don't have to turn every book into self-improvement.

8

Maintain the house.

Keep it functional; perfection is unnecessary.

9

Do the chore.

Don't negotiate endlessly with yourself.

10

Fix small problems early.

Acute → action → resolved. Don't let avoidable problems become chronic.

11

Handle your money rationally.

Don't let fear or excitement become your financial advisor.

12

Don't prove yourself through investing.

You don't need to beat everyone.

13

Don't let wealth become identity.

Your portfolio is an asset—not a measure of you.

14

Don't seek constant approval.

You don't need an audience for your life.

15

Don't rescue everyone.

Help others without making their problems your identity.

16

Don't fight aging.

Preserve capability; accept reality.

17

Don't withdraw from life.

Solitude is healthy; disengagement is different.

18

Don't turn retirement into another job.

Your daily life doesn't need KPIs.

19

Watch the word “should.”

Ask: “Who says I should?”

20

Notice the pride system.

When you think, “I must prove...”, pause.

21

Separate failure from identity.

A missed workout, bad investment, unfinished chore, or slow ride means nothing about your worth.

22

Choose the real self.

At the end of the day ask: “Did I live today—or did I spend today trying to become someone I think I should be?”

THE HEALTHY ACT 3 FLOW



Real Self
Know what truly matters



Choose
Intentionally decide



Act
Take simple consistent action



Enjoy
Experience the good



Rest
Recover without guilt



Adjust
Learn, refine, let go



Repeat
Keep living deliberately

ACT 3 COMPASS – USE ALL THREE FLEXIBLY



Toward

Lean in
Connect
Ask for help
Be open



Against

Stand firm
Set boundaries
Be decisive
Protect values



Away

Step back
Have solitude
Ignore noise
Simplify

♥ The problem is rigidity and overuse of one.

REMEMBER



You don't need to be perfect.



You are not your portfolio, your body, or your productivity.



Time is finite—live, don't just optimize.



Ordinary days well lived are extraordinary.



Act 3 is not an ending—it's a new beginning.

