RETIRE
REFLECT
REIMAGINE
ENJOY

The 5 Types of Retirees

ONLY ONE IS ACTUALLY ENJOYING IT

It's not just about having enough money to stop working.

It's about having enough purpose to enjoy the time you have.

A well-lived retirement isn't the end of something. It's the intentional beginning of what matters most.

1 The Permanent Vacationer

Entertainment

Believes retirement should feel like a vacation every day.

Challenge
When travel and special events become the primary source of happiness, ordinary days can feel empty.

Suggestion
Build a satisfying routine that works even on an ordinary Tuesday.

2 The Loyal Worker

Work Identity

Has retired formally but continues to live by workplace rules.

Challenge
Turning hobbies, chores, and everyday activities into work-like performance projects.

Suggestion
Develop an identity that includes more than your former career.

3 The Caretaker

Family

Devotes much of retirement to helping others.

Challenge
Becoming permanently available to family and friends, leaving little time for personal priorities.

Suggestion
Set clear boundaries and protect personal time without feeling guilty.

4 The Worrier

Financial Security

Spends retirement protecting savings and worrying about spending.

Challenge
Financial fear can prevent someone from enjoying experiences they may reasonably be able to afford.

Suggestion
Create written spending rules, including a defined enjoyment budget, rather than making every purchase an emotional decision.

5 The Purposeful Builder

Purpose

Creates a balanced retirement with activities, relationships, movement, learning, and contribution.

Challenge
Purpose is not automatically provided by retirement; it must be cultivated.

Suggestion
Build recurring social contact, meaningful activities, and useful contributions into your weekly routine.

KEY INSIGHT

Financial security may help you stop working.
Purpose helps you enjoy the time you have.

Retirement is a lifestyle transition, not just a financial event.

THE RETIREMENT BALANCE MODEL

Six key areas for a fulfilling retirement

Financial Security	Resources, reserves, and sustainable spending.
Physical Vitality	Movement, recovery, and health-supporting routines.
Learning and Growth	Curiosity, skills, and mental engagement.
Relationships	Family, friends, and chosen social connections.
Purpose	Activities and contributions that feel worthwhile.
Enjoyment	Pleasure, freedom, and time without obligation.

A balanced retirement creates a richer, more resilient life.

THE ORDINARY TUESDAY TEST

A simple check for everyday satisfaction

- Is there something I look forward to?
- Will I speak with someone outside my household?
- Will I move my body?
- Will I do something useful?
- Will I end the day feeling that it mattered?

"A good retirement isn't measured by the big moments, but by how the ordinary days feel."

7-DAY RETIREMENT EXPERIMENT

Small steps. Real progress.

1. Plan a satisfying ordinary day.
2. Write five identity statements.
3. Schedule a meaningful conversation.
4. Complete a useful activity.
5. Identify one reasonable enjoyment activity.
6. Plan movement and recovery.
7. Review what worked and what to repeat.

QUICK SELF-CHECK

Which areas need more attention?

- [ ] Financial security
- [ ] Physical vitality
- [ ] Learning and growth
- [ ] Relationships
- [ ] Purpose
- [ ] Enjoyment

Progress, not perfection, is the goal.

KEY TAKEAWAYS

Remember the big picture

- **More than money** – Retirement requires preparation beyond finances.
- **Ordinary days matter** – Sustainable satisfaction doesn't depend on constant travel or events.
- **Identity evolves** – Work is not the only source of personal worth.
- **Set boundaries** – Protect personal time while still helping others.
- **Plan for enjoyment** – Use written spending rules to reduce financial fear.
- **Purpose is built** – Create meaning through small, recurring actions.