

**Navigate the Stages
of Retirement with**

Purpose, Vitality & Independence.

Design the life you love with a plan
that focuses on your personal
growth and resilience.



Friends LifeCare®
Your Life • Your Independence • Your Home

FriendsLifeCare.org
PA: (215) 628-8964 • DE: (302) 426-1510



Purpose:

- 1: the reason why something is done or used: the aim or intention of something
- 2: the feeling of being determined to do or achieve something
- 3: the aim or goal of a person: what a person is trying to do, become, etc.

For many, the years spent working and managing a career and/or a household are much more than just getting a paycheck or going through the daily paces. These years were vital in helping you define and add purpose to your life. They provided you with a strong sense of meaning, productivity, usefulness, and helped you connect with others and establish goals that you set out to accomplish, giving you many reasons to get out of the house every day.

After retirement, you will face new challenges and the need to develop new sources of meaning, community and purpose — routines, friendships and activities that add joy and enrich your life — moving beyond retiring from something, and embracing retiring to something.

The excitement to pursue hobbies, travel, set your own schedule, get more time with friends and family, can quickly be mingled with the concerns of loss of mobility, friends, identity, wellness and purpose.

Common Challenges of Retirement:

- Learning to relax and putting the “work mode” behind you can be difficult for some
- Relying on investments instead of income to spend can make you overly conscious of your finances
- Determining how best to fill the many hours of “free time” with meaningful activities can seem daunting
- Redefining your identity can be complex. If you’re no longer a nurse, accountant, teacher, sales person, caregiver, electrician, or engineer, for example, who are you?
- Missing the social interaction of being around your coworkers or other friend groups that are changing can contribute to feelings of isolation
- Adjusting your routine or maintaining your independence now that you’re at home with your partner a lot can elicit complications
- Dealing with the emotions that come with seeing close friends and family members get sick or even pass on can be difficult and sad
- Setting realistic expectations for yourself in all the dimensions of wellbeing can feel overwhelming especially when you may encounter health setbacks yourself

Retirement is an entirely new chapter of your life and should be treated that way. This is true for semi- and full retirement. Getting the most from retirement is hard work. But it's also a new beginning — a blank sheet of paper ready to be filled with new headlines and stories written with a newfound purpose and desire to see the days ahead of you as the best days of your life.

The reality is that no two retirements look the same and many people find themselves dealing with emotions that range from pure excitement to overwhelming anxiety. Retirement is as much about your emotional approach as it is your financial approach.

5 Consider the Emotional Stages of Retirement.

1

Imagination.

It's perfectly fine to dream

Mindset: when you are younger and still busy at work and with life commitments, you find yourself dreaming and visualizing your life in your retirement years.

- How long do you want to work?
- Where will you live?
- What will you do with all of your free time?
- Who will you spend time with?

All of the questions also lead you to start thinking harder about your current and future financial wellbeing.

Emotions: excitement and anticipation vs. worry and doubt.



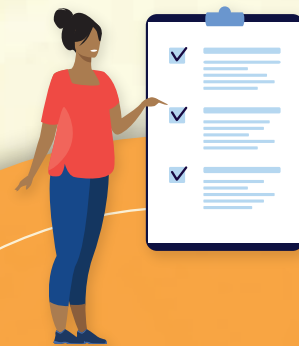
2

Anticipation.

So close, but yet so far away

Mindset: At this stage, initial steps of the plan have been executed and retirement is in view. Although there have been some bumps in the road and not everything has gone exactly to plan, as retirement draws near you find yourself feeling both excited and nervous. This is a great time to make a list of specific activities you'd like to try in retirement and to get started on them too.

Emotions: Optimistic and ready vs. nervousness and second-guessing.



3

Honeymoon.

The best days of your life

Mindset: Retirement has finally begun. You suddenly have much more free time and are likely in reasonably good health. You may take a trip or two to places you've always wanted to go, and you may even relocate. You are actively involved in planning out your daily routine and what retirement life looks like. Goals are being achieved. You are seeing what could/should be more important in your retirement. Life is good!

Emotions: Relief and freedom vs. concerned and disillusioned.



4

Reality Sets In.

It's the new norm

Mindset: The honeymoon phase is over, and this can often be one of the most challenging stages. You've exhausted your bucket list, some health challenges may be playing a bigger role in your life and you may find yourself experiencing some losses and wondering what to do with unstructured days. This can lead to a loss of purpose, but it doesn't have to. It is at this stage that you will need to recommit to finding new meaning in life — appropriate to your abilities, desires and finances.

Emotions: Satisfaction and hopeful vs. boredom and loneliness.



5

Next Chapter.

Grab a pen and blank sheet of paper

Mindset: You are fully settled into a content retirement lifestyle. Retirees find themselves very comfortable and grateful. It is important to increase your happiness and longevity by investing more in your social connections. This is a good stage to spend more time with loved ones, volunteer, have fun with your hobbies, stay physically active and try new things.

Emotions: Fulfillment and joy vs. critical and depressed.



Take Charge of Your Future.

You don't have to do it alone.

We know that Friends Life Care members enjoy receiving much more than help with evaluating and seeking better wellness advice, getting access to educational and engagement opportunities and understanding their options for receiving care in the home.

They enjoy the peace of mind and excitement that comes with our team being accessible to help and inspire them to overcome the hurdles that aging adults face.

Self-empowerment and gaining control:

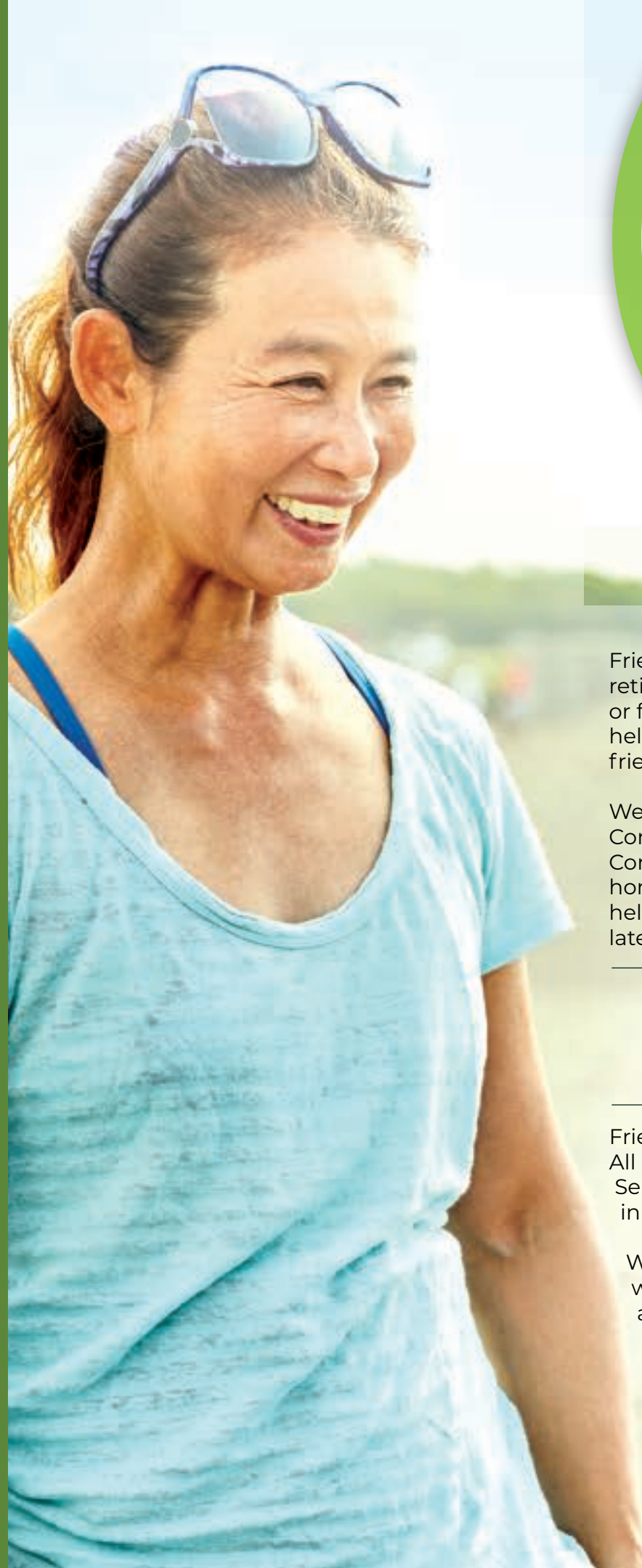
Taking charge of your own life through the decisions you make every day may seem easy right now. Over time, many find that they lose confidence, willpower or "permission" to make decisions for themselves, causing them to become more hesitant or not make a decision at all. We believe that with the right advice and encouragement, you can and should have the ability to stay active, independent and strong.

Staying positive:

Challenging situations and obstacles are part of life. Choosing to see your life and circumstances in a negative light can be detrimental to how we handle so many areas of life. Retirement is a time when it is so important to have a support group that helps you focus on what is good, what you have, not what you've lost, practice gratitude, spend time with positive people and even open yourself up to more humor — that's right, remind yourself to laugh and have fun.

Connecting and expressing yourself with more people:

While many retirees have existing social groups that they participate in, it is important to be purposeful in how you approach the time that you share together. It's easy to feel lonely, isolated and unfulfilled in a group that you are part of. Being intentional to interact with people and opening yourself up to developing and nurturing new acquaintances and friendships — getting to know more people in your current groups and branching out into new groups in your community, neighborhood, extended family, church etc. will help to create a fulfilling life.



Let's Talk

about your life now and your plans for the future. I'm here to help you dot the "i"s and cross the "t"s so you can have more peace of mind in the later years.

Get your complimentary consultation today.
(Joylyn Williamson, Plan Counselor)



Friends Life Care is here to help you navigate to, and through the retirement years of your life. Regardless of where you are in the emotional or financial stages of retirement or retirement planning, we are here to help you establish and execute a plan that helps fulfill your desire for love, friendship, vitality, independence and purpose.

We are not a traditional Continuing Care Retirement Community/Life Plan Community, Assisted Living Facility, Insurance Company or Home Care Company. We are the largest, eldest, and very strong continuing care at home provider with unique membership offerings for plans and actions to help you achieve your dreams for aging in place through every stage in the later years.

Friends Life Care membership provides a professional support system to age in place through all the stages of life.

Friends Life Care offers continuing care at home membership plans. All plans include Care Coordination, Wellness Programs, Concierge Services for home and life, Home Assessments with a focus on aging in place; and we pass along savings on care costs.

What sets Friends Life Care apart is its team of Care Coordinators with a complement of clinical backgrounds. When you join, a Care Coordinator will get to know you and become your advocate, providing assessments, prevention and wellness advice, and more. If needed, your Coordinator arranges and oversees short- or long-term care through a vetted network of providers. Some plans also include a financial benefit to pay for care if and when you may need it.

It's Time

to identify how you can design and live the life you love as you age through all the stages and important moments! **And make sure you're ready at every step of the way. We'd like to hear about your dreams and help with your plans.**

Register for a free informational seminar or webinar at **FriendsLifeCare.org** or **call 800-496-1985** today to schedule a no-obligation consultation and learn how we can help you thrive at every stage of retirement.



Friends LifeCare®

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