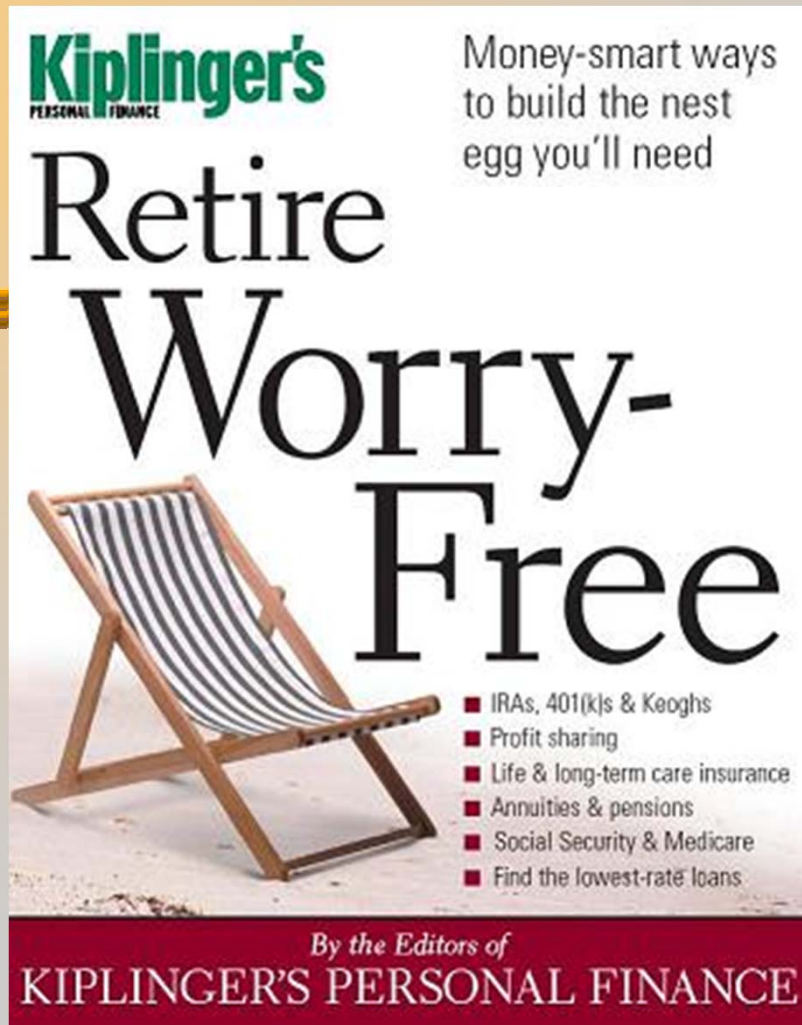



# PSYCHOLOGICAL ASPECTS OF RETIREMENT



**Kiplinger's**  
PERSONAL FINANCE

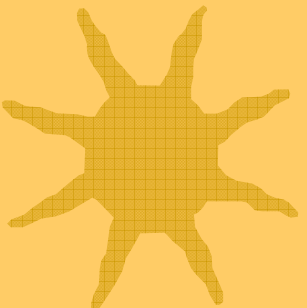
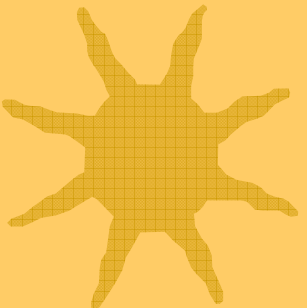
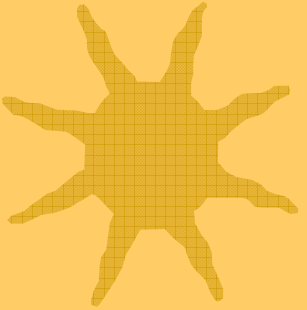
Money-smart ways  
to build the nest  
egg you'll need

## Retire Worry- Free



- IRAs, 401(k)s & Keoghs
- Profit sharing
- Life & long-term care insurance
- Annuities & pensions
- Social Security & Medicare
- Find the lowest-rate loans

*By the Editors of*  
**KIPLINGER'S PERSONAL FINANCE**



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**FINANCIAL PORTFOLIO**

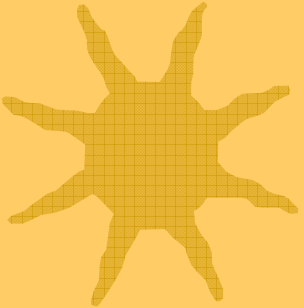
**PSYCHOLOGICAL PORTFOLIO**



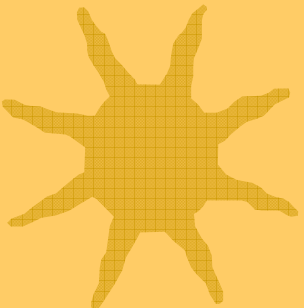
# **TRANSITIONS**

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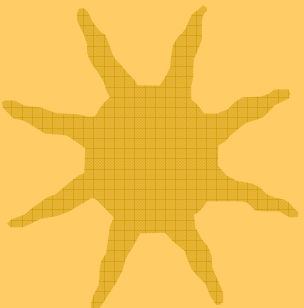
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★ **Role of work and family in the life of the individual**



★ **Timing of retirement**



★ **Degree to which work was satisfying**

★ **Degree to which retirement is planned**

★ **One's health and financial security**



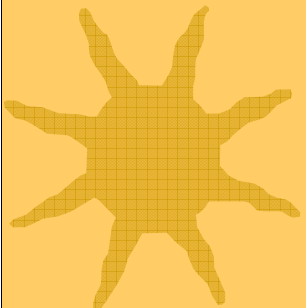
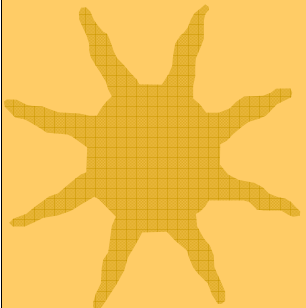
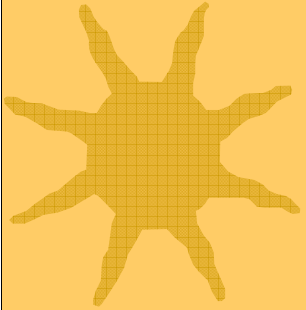
# ***APPROACH TO RETIREMENT***

- ★ **CONTINUERS**
- ★ **ADVENTURERS**
- ★ **SEARCHERS**
- ★ **EASY GLIDERS**
- ★ **INVOLVED SPECTATORS**
- ★ **RETREATERS**





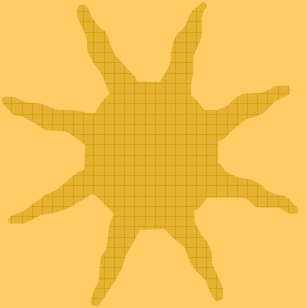
# *FINANCES*





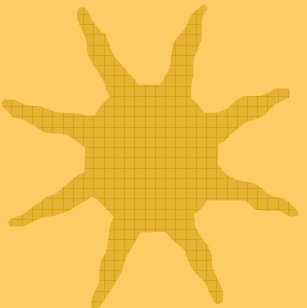
# ***FAMILY MEMBERS***

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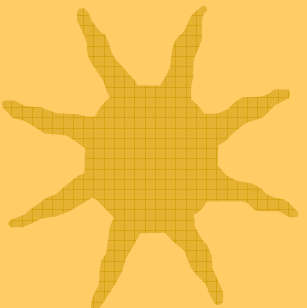
★ **Spouse**

★ **Children**



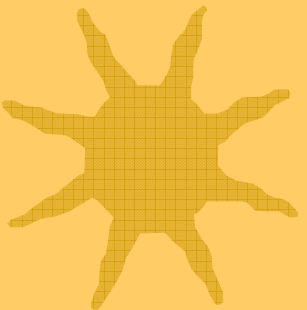
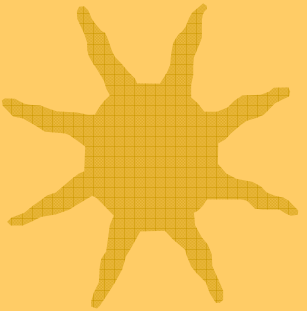
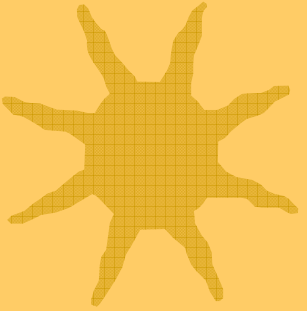
★ **In-laws**

★ **Relatives**



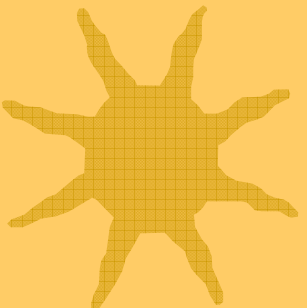
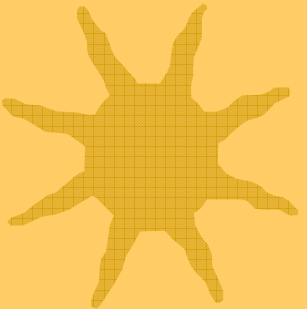
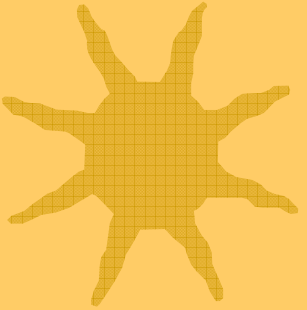


# ***TIME MANAGEMENT***





# *OCCUPATION*



**Education**

**Work**

**Leisure**

**Work ,leisure and  
education**