

**Psychological Series -- Fit-To-Retire®**

**A Retirement Readiness Roadmap**

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**The Second Element of the Readiness Roadmap:  
Self-Identity**

We have adopted a program to assist our individual clients, prospects and the participants in the retirement programs that we service called Fit-To-Retire®, a Readiness Roadmap. This program was designed by Fit-To-Retire founder, Paul Ewing from Overland, Kansas. Paul has been a financial advisor since 1980 and had the same observations. He did his research, and brought on a top notch staff to develop and interactive web based program that identifies five specific areas to help people plan and prepare for their retirement:

1. Health and Nutrition
2. Self-Identity
3. Personal Relationships
4. Social
5. Financial Awareness

The goal is to turn your anxiety into eager enthusiasm about retirement. In our introduction to this series, we outlined the three main phases: a Psycho-Metrically Designed Assessment, a Pre-Retirement Checklist, and The First 100 Day Playbook.

To see our video on the material and a more detailed explanation visit the follow link:  
[www.fittoretire.com/eduteam](http://www.fittoretire.com/eduteam).

**Self-Identity**

What is our value to ourselves? What are our values? How comfortable are we in the skin we wear today and in the future?

These are all tough questions that lurk behind our thoughts in our retirement decisions. Many of us identify with what we do vs. who we are. In our discussions with clients, we often hear a vacant missing part of someone's life. They miss what they did and the people they did it with. As one person told me, "You want to disappear quickly from all your contacts, tell them you retired". I have been told similar experiences from several people. It's natural in the working environment; when you are no longer of use, nobody needs you.

Developing a new or adjusted self-identity prior to retirement is very important. Getting involved in the activities that you enjoy and having others with similar values to share the experiences with is essential.

My wife and I were thinking of retiring in Hawaii when the time comes, and have spent a great deal of time there trying to network into the community. We are very happy we did that over the last several years. The people were great, the location can't get much better anywhere, but we really would miss our friends and family at home on a day to day basis. We need to be closer than half way around the world.

We recently tried Florida and, unfortunately, it rained 19 out of 27 days. We didn't have an opportunity to get to know many folks there, so we need to do it again. Both of us agreed that the Palace of Versailles may be too small after 19 rainy days!

The idea of moving into another diverse community gives us greater awareness of ourselves. Will I introduce myself by what I do or who I am and what I am interested in doing?

Our assessment does not give you the answers, you need to find those out yourself. Through the assessment and checklist, and ultimately, the 100-Day Playbook, you can find those answers.

Our comprehensive retirement program at Edu4Retirement, Inc. is designed to teach people about all phases of retirement and the various issues that confront each person as they make their solo journey into retirement. The program provides a process for each of the *Psychological Issues*.

We are forever learning as we go through this process, since family dynamics, personal desires and amounts involved can be infinitely different. However, the patterns we see in personal behavior and decisions of our clients make our experience very helpful to most.

We hope you enjoy the personal journey as we cover each of these Psychological Issues. Please rely upon us to help deliver the decisions that fit your desires and ultimately helping you to feel **empowered** about your retirement. Michael Callahan and Steve Tillona are available for any questions that may arise as you make this journey. You may contact us at:

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