



“Managers In-Transition and Retirement”

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Retired

Manager Athens-Clarke County

In-Transition: You Can Be In Control

In-Transition: “Unplanned and/or unexpected loss of job prior to retirement being a positive option for continued income.”

In-Transition: You Can Be In Control

- Control of Your Finances
 - Employment Agreement
 - Use of Personal Funds

- Control Your Career
 - Career Assessment
 - Job is to find a job
 - Search Activities
 - Maintain Networks/Connections

In-Transition: You Can Be In Control

- Control Your Personal Life
 - Attention to Family
 - Physical Exercise
 - Community Connections
 - Spiritual Renewal

Retirement: Plan, Plan, Plan

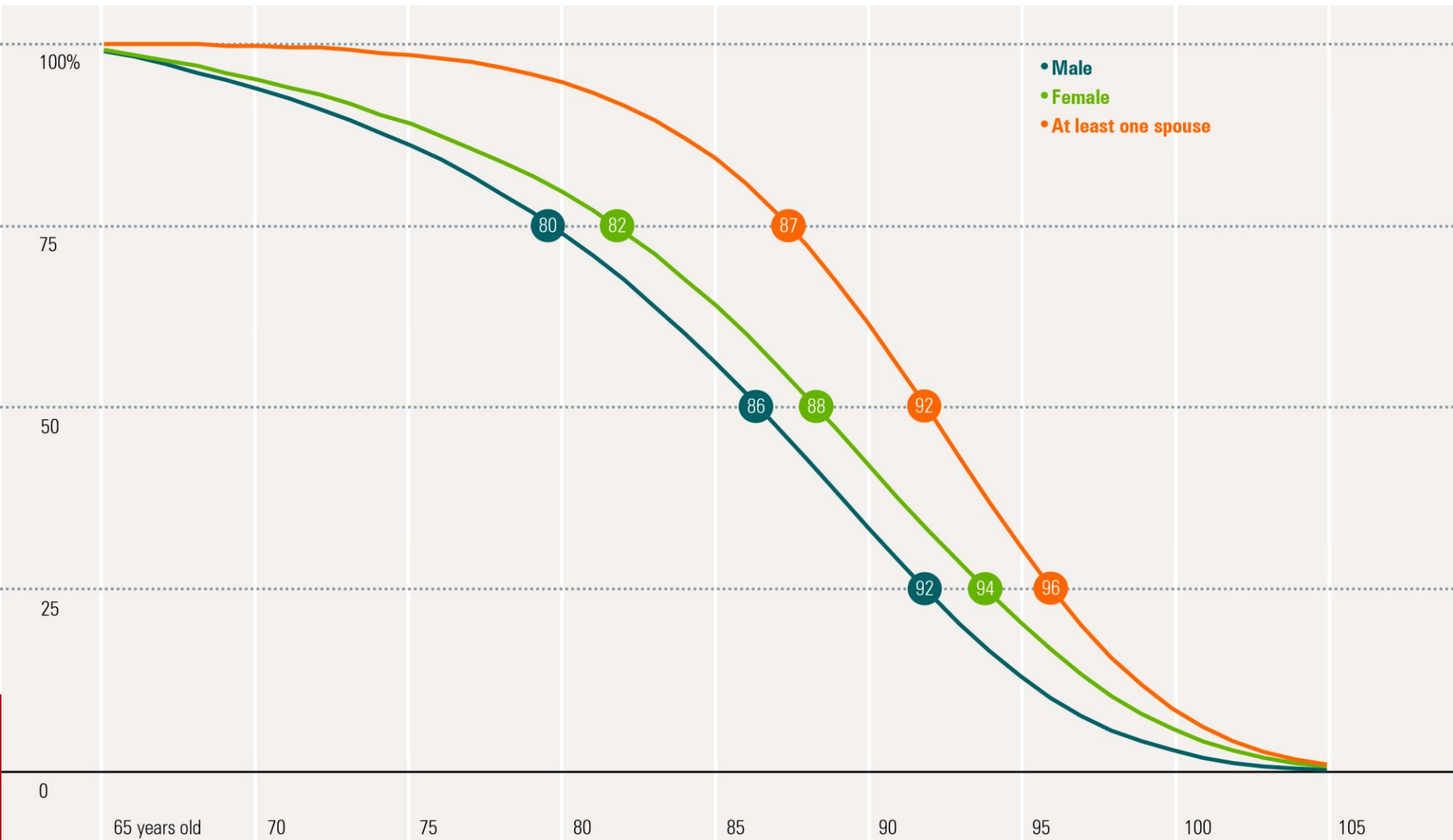
“Americans have achieved such staggering longevity that the real problem is outliving the quality of life, not running out of quantity. The average American who hits fifty or sixty in reasonable health is likely to live well into his/her eighties.”

--Younger Next Year

(Crowley & Lodge)

Retirees Should Plan for a Long Retirement

Probability of a 65-year-old living to various ages

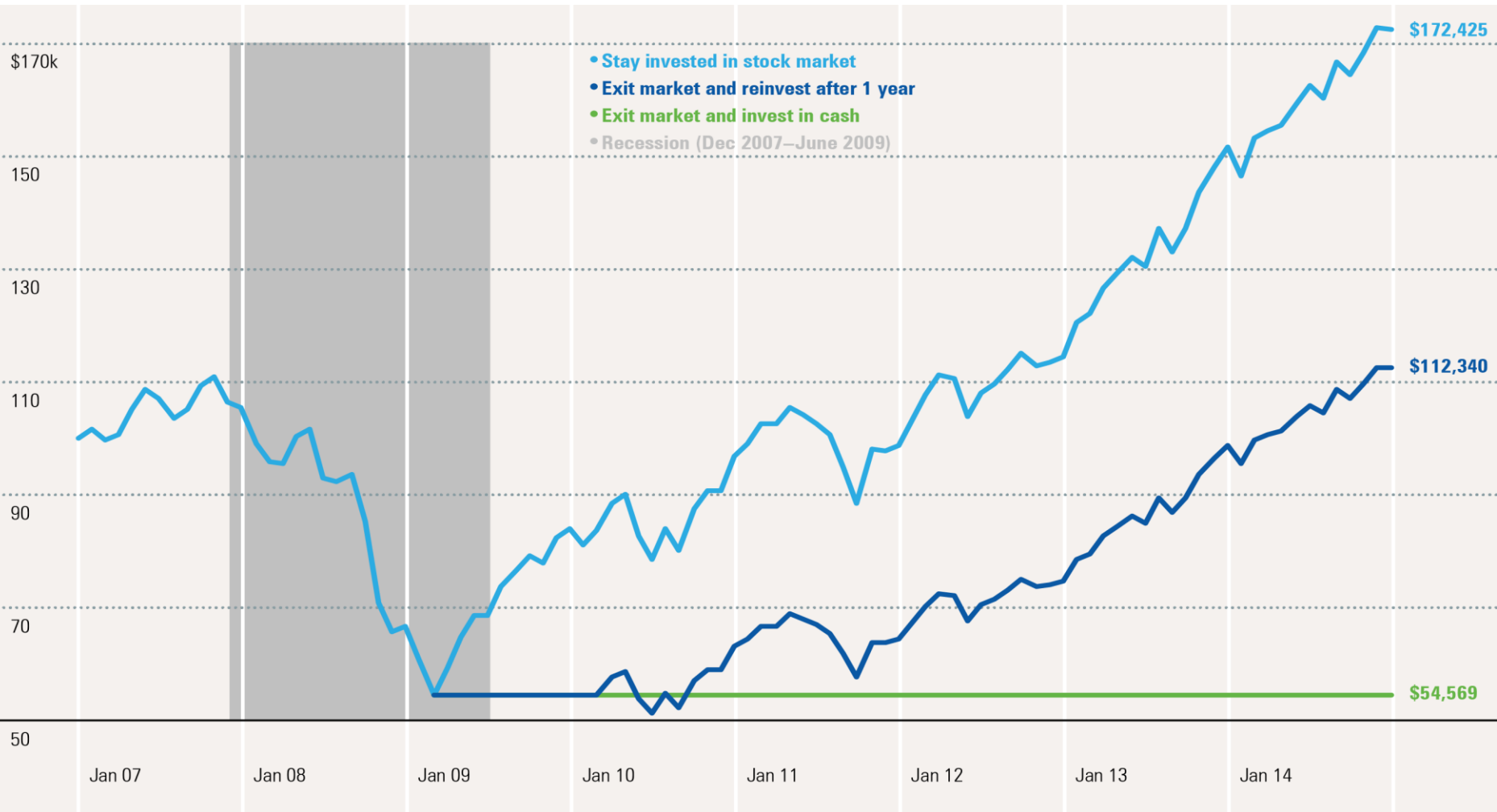


Retirement: Plan, Plan, Plan

- Are you properly planning for your financial needs?
 - Retirement contributions: max out yours & theirs
 - Hire a fee for services financial advisor

The Importance of Staying Invested

Ending wealth values after a market decline



Retirement: Plan, Plan, Plan

- When is the right time to retire?
 - Honestly assess your passion for the job
 - Organization is stable/leave on top
 - Personal finances are in order
 - “Next season” quality of life essentials identified & actively planned

Retirement: Plan, Plan, Plan

Don't end a career without planning for retirement essentials, they determine the quality of your "next season."

- What are the retirement essentials that really matter?
 - Part time work
 - Regular aerobic exercise
 - Commitment to spouse/family
 - Reconnection/Recommit to other people
 - Development of hobbies/other passions
 - Educational/Spiritual development

Retirement is not a sabbatical or long vacation, it is a new life probably lasting for decades

...embrace it!

Resource: Younger Next Year by Chris Crowley & Henry Lodge; Workman Publishing