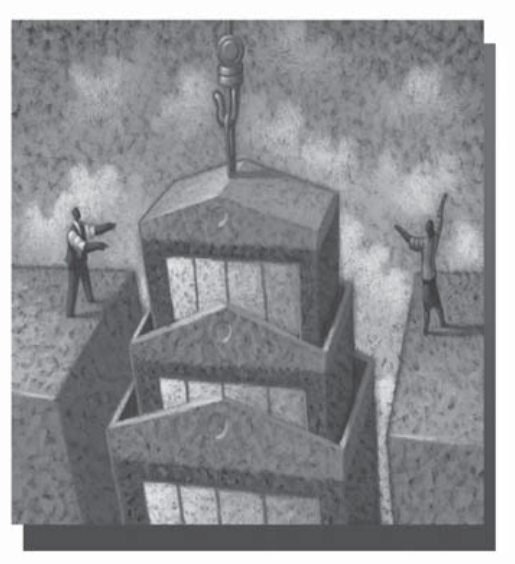
Emotional Stages of Retirement*



- **Stage 1: Imagination**
  15-6 years before

- **Stage 2: Anticipation**
  5 years before

- **Stage 3: Liberation**
  retirement day and one year to follow

- **Stage 4: Reorientation**
  2-15 years after

- **Stage 5: Reconciliation**
  16 or more years after

*The 2005 New Retirement Mindscape by Ameriprise and Ken Dychwald/AgeWave

© 2005-2012, Int'l Retirement Resource Center, LLC. All rights reserved.