

## Financial Planning

In this section, you'll find question areas related to pension benefits, financial income and security in retirement.

Please circle the number that best represents your situation.

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7  
Little knowledge of pension benefits Complete knowledge of pension benefits

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7  
Little knowledge of CPP benefits Complete knowledge of CPP benefits

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7  
Have not started financial planning program for retirement Have been in a disciplined plan for 10 years or longer

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7  
Have little knowledge of tax laws affecting retirement Have complete awareness of tax consequences for retirement

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7  
Have not planned a comprehensive retirement budget that estimates income and expenses Have established a comprehensive retirement budget that estimates income and expenses

**Financial Planning (continued)**

1-----2-----3-----4-----5-----6-----7  
Have little understanding of what my focus will be in retirement      Have exact knowledge of what my focus will be in retirement

1-----2-----3-----4-----5-----6-----7  
Have low confidence about sustainability of financial situation      Have high confidence about sustainability of financial situation

1-----2-----3-----4-----5-----6-----7  
High concern outliving my money in retirement      Little concern outliving my money in retirement

## Working Options

In this section, you'll find question areas related to the role of work as you transition into retirement.

Please circle the number that best represents your situation.

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7

Have not considered working after retirement

Have plans to do some type of work in retirement

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7

Have given very little thought to how my work life will evolve as I transition to retirement

Have given a lot of thought to how my work life will evolve as I transition to retirement

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7

Have had no part-time or volunteer work

Have been working as a volunteer or part-time to make the transition

## Social Network

In this section, you'll find question areas related to the amount of support you anticipate from friends, family and your employer, as well as to your expected level of community involvement.

Please circle the number that best represents your situation.



Anticipate little or no social support from spouse or partner

Anticipate a great deal of social support from spouse or partner



Anticipate little or no social support from family and/or friends

Talk freely and regularly with family and/or friends



Employer and/or organization provides little or no social support or assistance

Employer and/or organization offers classes, clubs and support services



Have little or no involvement in civic, fraternal, volunteer and/or service groups

Am actively involved in civic, fraternal, volunteer and/or service organizations

## Lifestyle

In this section, you'll find question areas related to your current lifestyle and activities and the options you perceive as available to you.

Please circle the number that best represents your situation.



1 2 3 4 5 6 7  
Not sure how to achieve my desired lifestyle through all stages of retirement

Know exactly what I need to do to achieve my desired lifestyle through all stages of retirement



1 2 3 4 5 6 7  
Basically know what I want to do in retirement but do not know how much that lifestyle will cost

Know what I want to do in retirement and am fairly certain of how much that lifestyle will cost



1 2 3 4 5 6 7  
Experiencing considerable stress

Little or no stress in my life



1 2 3 4 5 6 7  
Have few leisure and recreation pursuits such as hobbies, sports, etc.

Have many leisure and recreation pursuits



1 2 3 4 5 6 7  
Perceive little control over many aspects of retirement

Perceive tremendous control over many aspects of retirement



1 2 3 4 5 6 7  
Perceive limited lifestyle options and choices in retirement

Perceive unlimited lifestyle options and choices in retirement

## Health

In this section, you'll find question areas related to your current health and well-being and how it can impact your transition and retirement plans.

Please circle the number that best represents your situation.

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7

Have little or no understanding of health and lifestyle variables relating to life expectancy

Have a thorough understanding of health and lifestyle variables relating to life expectancy

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7

In the morning I am often fatigued and stressed-out

In the morning I feel rested and relaxed

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7

Currently have health problems or concerns

Have no health problems or concerns

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7

Have a family history of health problems (instances of heart disease, Alzheimer's, cancer, etc.)

Have no family history of health problems

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7

Exercise infrequently, do not eat a well-balanced diet and have a sedentary lifestyle

Exercise daily, eat well and enjoy an active lifestyle

## Timing

In this section, you'll find question areas related to your motivation for retirement and your perception of the steps involved in making the transition.

Please circle the number that best represents your situation.



1 2 3 4 5 6 7  
It feels like I'll be retiring at the worst possible time

It feels like I'll be retiring at a very good point in my life



1 2 3 4 5 6 7  
Have many financial obligations (tuition, mortgage, etc.)

All major financial obligations have been resolved



1 2 3 4 5 6 7  
Do not have many social events or activities outside of work

Have many activities and social events to keep me busy after retirement



1 2 3 4 5 6 7  
Retiring to get away from oppressive work environment, boring routine or mundane work experience

Retiring to enjoy a more relaxed and leisurely lifestyle that may include some kind of work



1 2 3 4 5 6 7  
View the transition to retirement as a confusing and overwhelming process

View the transition to retirement as a manageable process

## Estate Planning

In this section, you'll find question areas related to how prepared you feel you are concerning the future well-being of yourself and those close to you.

Please circle the number that best represents your situation.

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7

Do not have a Will

Have an up-to-date Will

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7

Do not have an estate plan

Have an up-to-date estate plan

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7

Have not consulted a financial advisor,  
lawyer or tax advisor

Have a relationship with a financial advisor,  
lawyer or tax advisor

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7

Will have inadequate health, life and  
disability insurance after retiring

Will have excellent insurance after retiring

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7

Assets and investments are not sufficient to  
maintain my family's lifestyle

Have more than sufficient assets and  
investments for my family to enjoy  
desired retirement lifestyle

## Housing

In this section, you'll find question areas related to future housing considerations for you and your family in one context of your desired lifestyle.

Please circle the number that best represents your situation.

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7  
N/A - Do not own Primary residence is owned free and clear

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7  
Do not own any other real estate Own investment or vacation property

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7  
Present housing arrangement is not desirable for retirement lifestyle Present housing arrangement is ideal for retirement plans

1 ----- 2 ----- 3 ----- 4 ----- 5 ----- 6 ----- 7  
Housing cannot accommodate needs of aging parents or returning children No inter-generational housing problems are anticipated