

$$\text{RTP} = \text{Q33TF}$$

**Retirement Transition Potential = Quality of 33 Transition Factors**

**The Unified Retirement Theory** unites the bewildering array of ideas concerning the process of change into one easily understood concept. Five Statements and a chart create the basis of the theory.

- \* **Those seeking or having the most retirement foundations have the greatest potential of making a successful change.**  
There are 33 retirement foundations. These help you in your change to retirement. They provide the physical, mental, and emotional basis to change. The chart lists all the retirement foundations.
- \* **Those not seeking retirement foundations find change more difficult.**
- \* **Those having “paid-for” foundations in all areas of their lives rarely change.**  
“Paid-for-foundations” refers to a situation where someone (or a system) is paying for the support.
- \* **Most retirement foundations, if not nurtured, deteriorate in direct proportion to the amount of time elapsed since retirement.**
- \* **The greater the change retirement will cause you, the greater the need for diverse retirement foundations.**

**There are three types of retirement foundations:**

- \* **Paid-for retirement foundations.**  
These cost money. They stop working when the payment stops. Examples: government retirement programs, unions, private sector retirement services, associations, retirement counselling, transportation, telephone, an address.
- \* **Unpaid or “natural” retirement foundations.**  
These are people who provide assistance. They do not require payment, and their support can last a lifetime. Examples are: Mentors, family, friends, networking contacts, past employers, fellow retiree’s, support groups, and people you seek out for support, non-profit societies.
- \* **Personal attributes:**  
These are traits such as personality, education, self-esteem, appearance, age, health, attitude, certificates, aptitude and the ability to relocate.

## Characteristics of Retirement Foundations

**Ability to Relocate** is the willingness and ability to move to a location best suited to your retirement needs.

*Shade in 100% if you are ready, willing and able to relocate as needed.*

**Address** is the place where it is convenient for you to access the services you need, and where others can easily access you. An address is one of the basic supports. Most people take it for granted. However, an address may be a barrier for many reasons

*Shade in 100% if your address does not raise a concern.*

**Age** generally determines what phase of retirement you should be in and which retirement foundations you should be developing.

*Shade in 100% if you are where you should be in the retirement process.*

**Appearance** is the look of a person when compared to the look of other people you consider successfully retired.

*Shade in 100% if your appearance matches your image of a successful retiree.*

**Aptitude** is a natural ability or talent.

*Shade in 100% if you are or will be using your talents and natural abilities when retired.*

**Assessments** are the evaluation of a person's retirement foundations.

*Shade in 100% if assessments have been done and are useful.*

**Associations** related to retirement are organizations of people connected by retirement.

*Shade in 100% if you belong to associations critical for retirement.*

**Attitude** to retirement is the mental and emotional feelings about retirement.

*Shade in 100% if attitude is optimistic and positive about retirement.*

**Certificates** are proof of an educational process.

*Shade in 100% if your retirement includes certificates as a result of obtaining further education.*

**Co-Retirees** are people able to participate with you in your retirement.

*Shade in 100% if you have an adequate pool of co-retirees.*

**Education** is the fountain of youth. Education transcends age.

*Shade in 100% if your retirement includes the acquirement of further education.*

**Employers Retirement Fund** is a retirement income into which you and your employer contribute.

*Shade in 100% if this income will be enough to retire on. Shade in 50% if it covers half.*

**Family** is any group of people willing to support, does not necessarily refer to relatives.

*Shade in 100% if you have taken into consideration all your “family” members and have their support*

**Friends** are people you are attached to by respect or affection.

*Shade in 100% if you have enough friends in retirement.*

**Government Programs** are provincially and federally funded activities.

*Shade in 100% if you know about all the programs available and are accessing the ones that benefit you*

**Health** is the ability to do the functions that are part of the retirement situation.

*Shade in 100% if capable of functioning in all activities within the retirement situation.*

**Institutions** are places that provide retirement facilities.

*Shade in 100% if you are aware of, have contingency plans for, or are living in an institution you find satisfactory.*

**Mentors** are trusted counsellors or guides.

*Shade in 50% if you have a retirement mentor. Shade in the other 50% if you are mentoring someone in any capacity.*

**Networking** is the exchange of information and services among individuals or groups.

*Shade in 100% if actively seeking the support of members of a network on a regular basis.*

**Non-Profit Societies** are organizations that are not conducted for the purpose of making a profit.

*Shade in 100% if using the services of non-profit societies; including volunteering*

**Personality** is your spectrum of characteristics.

*Shade in 100% if your personality matches your retirement plans or activities.*

**Research Skills** are the skills needed to seek out the facts and principles of retirement.

*Shade in 100% if you have the necessary research skills and you are using them.*

**Retirement Counselling** are expert advisors on retirement issues.

*Shade in 100% if you are receiving counselling.*

**Retirement Experiences** is the amount of time you have spent in retirement-like situations.

*Shade in 100% if you have gained all the experiences necessary to successfully retire.*

**Retirement Income** are your sources of income other than employers pension plan and government funds.

*Shade in 100% if this is written down and is realistic*

**Retirement Plan** is a devised course of action for a person to live well in retirement.

*Shade in 100% if you are contributing to a private plan or have all the money you need to successfully retire.*

**Seeking Retirement Foundations** is the attempt to obtain the benefits from. Most importantly, it is asking other people for their support. Remember, it's never too early or too late to be increasing the quality of your retirement foundations.

*Shade in 100% if seeking all retirement foundations.*

**Self-Esteem** is valuing and regarding you as successful in retirement.

*Shade in 100% if you highly regard your retirement.*

**Support Groups** are any organized groups of people willing to take sides with,

*Shade in 100% if you belong to a group that supports you tolerates and uphold members of the group*

**Telephone** is the primary method of contacting you.

*Shade in 100% if your telephone contact is easy and reliable.*

**Transportation** is the means of getting around.

*Shade in 100% if there exists a reliable means of mobility*

**Unions** are organizations of employees.

*Shade in 100% if you belonged to a union that will provide the retirement supports.*

**Will** is a legal document that determines what happens to your property after death.

*Shade in 100% if you are totally satisfied with the quality of your will.*

# The 33 Retirement Supports

Unified Retirement Transition Theory ®

## Types of Retirement Foundations:

**Paid-for-Support**

**Unpaid Natural Foundations**

**Personal Attributes**

