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## Retirement Freedoms

**Overview:** Co-authors Alan Spector and Keith Lawrence wrote *Your Retirement Quest: 10 Secrets for Creating and Living a Fulfilling Retirement* based on a decade of research and interviews with more than 200 retirees. The following article, an excerpt from their book, discusses how to take advantage of freedom from work obligations and stress, freedom of choice and action, and freedom to explore, discover and pursue your passions.

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When we are children in our parents' homes, they make the rules, provide the guidance and judge our performance. When we are in school, teachers and administrators make the rules, provide guidance and judge our performance. When we are at work, bosses and organizations make the rules, provide guidance and judge our performance. This is not bad — it allows us to learn and perform well in each of these settings. When we retire, however, we have the opportunity to experience freedom for the first time in our lives. We can, albeit within societal and family limits, set the rules, provide our own guidance and judge our own performance. While this newfound freedom can be a bit intimidating, it can also be a very exciting time.

You can better enjoy this new phase of life if you better understand the three “retirement freedoms”:

1. Freedom from
2. Freedom of
3. Freedom to

Regardless of whether you enjoy your career situation, your work ties you to obligations, required tasks, daily routines, demands from bosses, colleagues and subordinates, the stress of deadlines, and various degrees of uncertainty and anxiety about the future. At work, your schedule is not your own, and to a large extent, how you choose to use your time is nondiscretionary. Retirement offers you the “freedom from” these previous ties and allows you to regain control of your life.

Simply retiring does not in itself remove uncertainty and anxiety about the future. Retirement does, however, allow you the “freedom of” discretionary choice and action. As you gain the knowledge of what makes up a fulfilling retirement and as you develop your

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unique, personalized retirement plan, you will be making choices about what you want to do and acting on those choices. Doing so will bring certainty to your future, relieve unnecessary stress and provide a renewed sense of purpose to your life.

Retirement also enables you to take advantage of the “freedom to” discover more about who you are and guide your life in that direction, try many things even if they do not work out and learn from each time that happens, identify and pursue the things you are passionate about, and eliminate things in your life that drain your energy.

These are but a few examples we have heard from retirees of the choices that retirement freedom afforded them:

- ▲ Freedom from putting makeup on or shaving every day
- ▲ Freedom to take a nap
- ▲ Freedom from using a blow dryer
- ▲ Freedom to go to the gym every day; or to skip a day
- ▲ Freedom from ironing or going to the drycleaners
- ▲ Freedom to go to the movies in the afternoon
- ▲ Freedom of time to just stare at my flower garden
- ▲ Freedom to attend my granddaughter’s school play in the morning
- ▲ Freedom from driving during rush hour
- ▲ Freedom from long, unproductive meetings
- ▲ Freedom to play golf when the course is not jammed
- ▲ Freedom from performance reviews, getting them or giving them

Do you still have obligations when you retire? Certainly. Will you still have a busy life? Hopefully. Will you still have some stress, be challenged and have some uncertainty? Yes. But, with the freedoms retirement affords you, all of this will be much more manageable and energizing rather than burdensome and draining.

### **About This Article**

A special word of thanks to authors Alan Spector and Keith Lawrence for sharing this excerpt with us. **Alan Spector** is the retired Director of Worldwide Quality Assurance for the Procter & Gamble Company, author of four books, and a management/quality assurance consultant for companies and nonprofits. **Keith Lawrence** is the retired Director of Human Resources for the Procter & Gamble Company and Founder and President of Sustaining Success Solutions, consulting with major companies worldwide. They co-founded LifeScape Solutions™ to conduct retirement life planning seminars for experienced employees of companies, clients and prospective clients of financial advisors, and faculty, staff, and alumni of universities. For more about *Your Retirement Quest*, go to [www.YourRetirementQuest.com](http://www.YourRetirementQuest.com).

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