PHASE Into Retirement™

Retirement Readiness Report *for*

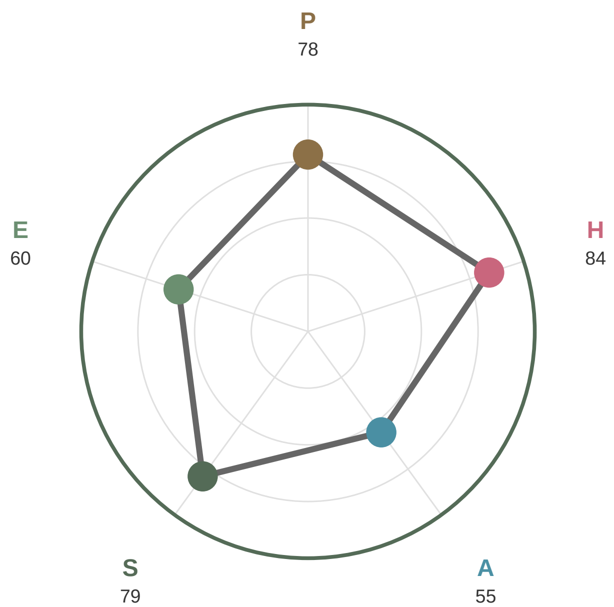
[redacted]

June 17, 2026

• Purpose • Health • Activities • Social • Everyday

[redacted]

Overall PHASE™ Score | 72/100 | Hitting Stride



Each dimension scored out of 100. Points closer to the edge mean stronger preparation.

[redacted] — PHASE™ Snapshot

You are someone who knows who you are and what matters to him -- a man whose sense of meaning runs deep through family, contribution, and a genuine desire to keep growing. Your health is a real asset, and your social world is richer than you may give yourself credit for. The honest tension in your profile, though, is that the life waiting for you in retirement still lacks a clear shape: the hobbies that would fill your days are thin, the structure that would hold your time is still borrowed from work, and the question of who you are outside your professional identity is still finding its answer. The chapters ahead are about building the architecture of that next life with the same care and intention you have clearly brought to the one you are living now.

About Your PHASE Into Retirement™ Field Guide

Your Field Guide was included with the email that delivered this report. It is a practical workbook with reflection exercises, action steps, and deeper context for each PHASE dimension. Throughout this report, you will see references to specific Field Guide chapters and exercises — use them together for the best results.

Your PHASE™ Scorecard

Dimension	Score	Zone	Key Sub-Scores
Purpose	78/100	Hitting Stride	Work-Based Identity 60% · Contribution & Service 90% · Family Meaning 100% · Sense of Accomplishment 65% ·
Health	84/100	Freedom with Fulfillment	Physical Limitations 93% · Health Anxiety 80% · Wellness Habits 87% · Mental & Emotional Health 70% ·
Activities	55/100	Growing Steadily	Hobby Breadth 35% · Engagement Quality 47% · Retirement Anticipation 80% · Exploration Mindset 60%
Social	79/100	Hitting Stride	Network Size 80% · Work-Friend Risk 85% · Friendship Quality 90% · Social Engagement 75% · Social
Everyday	60/100	Growing Steadily	Organization Skills 75% · Routine Preference 70% · Work Structure Dependency 35% · Unstructured Time Comfort

P

Purpose

78/100

What Your Scores Reveal

Work-Based Identity	60%
Contribution & Service	90%
Family Meaning	100%
Sense of Accomplishment	65%
Growth Orientation	83%

What This Means for Your Retirement

Your Purpose score of 78 reflects something genuinely meaningful: you are a man who knows why he gets up in the morning. Two of your sub-themes scored at the very top of the scale. Your Contribution and Service sub-score of 90% tells a clear story -- giving back is not incidental to your identity, it is central. Your Family Meaning score of 100% is equally telling. When asked about what anchors your sense of purpose, family was a complete and unambiguous answer. These are not small things. Research from Boyle et al. (2010), published in the Archives of General Psychiatry, found that retirees with strong, relationship-anchored purpose show measurably better cognitive and physical health outcomes over time. You are not starting from scratch on purpose -- you are starting from a position of real strength.

Where the complexity lives is in your Work-Based Identity sub-score of 60% and your Sense of Accomplishment sub-score of 65%, both of which register as developing rather than strong. These two scores are worth sitting with together. After a career in finance, it is entirely natural for a meaningful portion of your identity to have been shaped by your professional role -- the problems you solved, the expertise you built, the standing you earned. The 60% on Work-Based Identity does not mean you are over-reliant on work to define you, but it does suggest that the full transition of identity from professional to personal self is still underway. The 65% on Sense of Accomplishment points in a similar direction: part of how you have measured your own progress and worth has likely been calibrated by the feedback loops that finance provides -- deal outcomes, portfolio performance, recognition from peers. Without those external signals, the internal compass of accomplishment may need recalibration.

This connects directly to a cross-dimensional pattern worth naming. Your Growth Orientation sub-score is a strong 83%, which means you are genuinely motivated to keep learning and stretching -- and yet your Activities dimension tells the story of someone with very few current outlets for that impulse. Your Hobby Breadth score of 35% and your Engagement Quality score of 47% reveal that the learning energy is real but largely without a landing place. This is not a character flaw; it is a planning gap. The good news is that the desire is already there. What the next five to ten years are asking of you is that you begin channeling that growth orientation into specific, tangible pursuits -- not as a retirement backup plan, but as a living extension of who you already know yourself to be. Think of this window as the right time to start building habits that will serve you well, rather than waiting for retirement to figure it out.

Your Field Guide Starting Point

In the Purpose chapter of the Field Guide, your starting point is not the foundational work of finding meaning from scratch -- your Family Meaning and Contribution and Service scores are too strong for that. Instead, your entry point is the chapter material on identity evolution: how to carry what matters most about who you have been in finance into a form that does not require the job title to function. Pay particular attention to the exercises that help you separate the values underneath your professional accomplishments from the external structures that have been delivering them. That is where your next work lives.

Your Work-Based Identity sub-score of 60% and your Sense of Accomplishment sub-score of 65% suggest that part of your identity is still being defined by professional context -- making this the most clarifying exercise you can do right now.

>> YOUR PURPOSE FIELD GUIDE EXERCISE

Complete this statement: I am someone who ___. Do not describe what you plan to do -- describe who you are becoming. Think about the values, qualities, and ways of showing up in the world that will define you in retirement, independent of any title, role, or organization.

For the complete Purpose reflection exercises, turn to the Purpose chapter in your PHASE Into Retirement™ Field Guide.

H Health

84/100

What Your Scores Reveal

Physical Limitations	93%
Health Anxiety	80%
Wellness Habits	87%
Mental & Emotional Health	70%
Retirement Optimism	80%

What This Means for Your Retirement

Your Health score of 84 is the highest in your profile, and it deserves to be named for what it is: a genuine foundation. Across every sub-theme, your scores tell a consistent story of someone who takes his wellbeing seriously and has built real habits around it. Your Physical Limitations sub-score of 93% means that health or mobility is not restricting your ability to engage in the activities and pursuits you care about. That is something many people your age cannot say, and it is not something to take lightly. Your Wellness Habits sub-score of 87% confirms that this is not luck -- it reflects intentional choices you have made and maintained.

Your Health Anxiety sub-score of 80% and your Retirement Optimism sub-score of 80% both sit in solid territory, suggesting that you approach the future without significant dread or catastrophizing around your physical wellbeing. This matters more than it might seem. Anxiety about health in later life is a genuine drag on the quality of life for many people in your demographic, and you are not carrying that weight in a meaningful way. Your Mental and Emotional Health sub-score of 70%, while the lowest in this dimension, still lands in solid range. There is nothing alarming here, but it is worth noting that mental and emotional health often becomes more salient in the early transition to retirement, when the psychological scaffolding provided by work -- routine, identity, social contact, a sense of progress -- is removed all at once. That is not a health problem; it is a structural one, and it connects directly to what your Everyday Life dimension is already flagging.

The cross-dimensional connection here is important to name directly. Your Work Structure Dependency sub-score of 35% and your Unstructured Time Comfort sub-score of 45% in the Everyday Life dimension represent real risks to the Mental and Emotional Health sub-score you currently hold at 70%. The research on this is consistent: Wang (2007), writing in the Journal of Vocational Behavior, found that retirees without intentional daily structure experience significantly higher psychological distress in the first year of retirement. Your health is strong right now, and building deliberate structure into your daily life before you leave work is one of the highest-leverage things you can do to protect that mental and emotional baseline going forward. Your health is not a passive asset -- it is something you are actively maintaining, and the same intentionality you have brought to your physical wellbeing needs to be applied to how you design your days.

Your Field Guide Starting Point

In the Health chapter of the Field Guide, your strong Physical Limitations and Wellness Habits scores mean you can move past the foundational material quickly. Your most valuable entry point in this chapter is the section on protecting mental and emotional wellbeing through the transition itself -- specifically the material on how retirement restructuring affects mood, motivation, and sense of progress for people who have built their lives around high-performance environments like finance.

Your Mental and Emotional Health sub-score of 70%, combined with the structural concerns flagged in your Everyday Life dimension, makes this the right moment to think carefully about what conditions have actually supported your wellbeing in the past -- and how to recreate them intentionally.

>> YOUR HEALTH FIELD GUIDE EXERCISE

Think about a season of your life when your physical and mental health felt genuinely good -- when you felt steady, energized, and in control of how you felt day to day. What routines or conditions made that possible, and how might you intentionally recreate even a version of them as you move into retirement?

For the complete Health reflection exercises, turn to the Health chapter in your PHASE Into Retirement™ Field Guide.

A

Activities

55/100

What Your Scores Reveal

Hobby Breadth	35%
Engagement Quality	47%
Retirement Anticipation	80%
Exploration Mindset	60%

What This Means for Your Retirement

Your Activities score of 55 is the area of your profile that deserves the most direct attention, and the sub-scores tell an honest story. Your Hobby Breadth sub-score of 35% -- flagged as a concern -- reflects what Q21 made explicit: when asked how many hobbies you currently have, including seasonal ones, you indicated 3 out of 10. For someone with a five-to-ten year window before retirement, this is not a crisis, but it is a gap that matters. Retirement research consistently shows that the people who navigate the transition most successfully are those who have already built a portfolio of engaging activities before they leave work -- not people who plan to figure it out once they have time. Right now, you have time to build that portfolio deliberately, and the window is exactly right for it.

Your Engagement Quality sub-score of 47% is equally telling, and Q24 is the sharpest signal in this entire dimension: when asked whether you regularly participate in activities that make you feel engaged and energized, you indicated 2 out of 10. That is a significant gap between where you are and where you want to be. Q28, where you indicated 2 out of 10 on whether you had tried new hobbies or activities in the last two years, reinforces the pattern -- this is not a matter of your current activities failing to satisfy; it is a matter of the activities themselves being too few and too infrequently explored. Q22, scored 4 out of 10, adds another layer: the hobbies you do have tend toward the seasonal rather than year-round, which means even the limited activity base you currently have is inconsistently available to you. Csikszentmihalyi's research on flow states, published in Flow: The Psychology of Optimal Experience (1990), is directly relevant here: regular flow experiences in leisure activities correlate with higher life satisfaction and lower rates of depression in retirement. The question for you is not whether you are capable of finding those flow experiences -- your Growth Orientation sub-score of 83% in Purpose says clearly that you are -- it is whether you have built the activities that could reliably deliver them.

This cross-dimensional connection is the most important one in your profile. You have a strong growth orientation and almost no current outlets for it. The energy and curiosity are present; the channels are not. This is genuinely good news, because it means the work ahead is not about changing who you are -- it is about building structures that let who you are show up more fully. Your Retirement Anticipation sub-score of 80% tells you that you are looking forward to what is coming, and your Exploration Mindset sub-score of 60%, while still developing, suggests there is real openness to trying new things. This is a great window to start converting that anticipation and openness into actual experiments -- specific activities, pursued with low stakes and genuine curiosity, over the next year or two.

Your Field Guide Starting Point

In the Activities chapter of the Field Guide, your entry point is squarely in the exploration and expansion section. Your Retirement Anticipation score means you do not need to be convinced that activities matter -- you already believe they will be important. What the chapter material can offer you is a practical framework for moving from intention to action: how to identify activities that align with your specific values and growth orientation, and how to experiment with them in the low-stakes, iterative way that actually produces lasting engagement rather than short bursts of novelty.

Your Q28 score of 2 out of 10 -- indicating almost no new activity exploration in the past two years -- combined with your Engagement Quality sub-score of 47% makes this exercise the most action-oriented and immediately useful one in your entire report.

>> YOUR ACTIVITIES FIELD GUIDE EXERCISE

What is one activity you have been curious about but have not yet committed to? What would it take to try it in the next 30 days, in a small and low-risk way?

For the complete Activities reflection exercises, turn to the Activities chapter in your PHASE Into Retirement™ Field Guide.

S

Social

79/100

What Your Scores Reveal

Network Size	80%
Work-Friend Risk	85%
Friendship Quality	90%
Social Engagement	75%
Social Satisfaction	70%

What This Means for Your Retirement

Your Social score of 79 reflects a social world that is genuinely in good shape, and the sub-scores back that up across the board. Your Friendship Quality sub-score of 90% is the standout: the close relationships in your life are not just present, they are substantive. This matters enormously. The Harvard Study of Adult Development (Waldinger and Schulz, 2023) identified quality of close relationships as the single strongest predictor of health and happiness in later life -- stronger than wealth, health habits, or career satisfaction. You are not building toward that kind of social foundation; you are already standing on it.

Your Work-Friend Risk sub-score of 85% is particularly relevant for someone in finance, where professional relationships are often intense and long-standing. This score suggests that your friendships are not primarily tethered to workplace proximity -- they have their own independent footing. This is a real advantage as you move toward retirement, because one of the most common and underestimated losses people experience in the first year of retirement is the collapse of what felt like deep friendships that were, in reality, held together entirely by shared professional context. You appear to have done the work, whether consciously or not, to build relationships that will survive the transition.

Your Social Engagement sub-score of 75% and Social Satisfaction sub-score of 70% both land in solid territory, though there is a modest gap between your strongest social sub-scores and these two. Social satisfaction in particular is worth monitoring, because it is often the leading indicator of how social connection actually feels from the inside rather than how it looks on paper. Network Size at 80% confirms the breadth is there. As you move deeper into the five-to-ten year window before retirement, the question to carry with you is less about whether your social world is healthy -- it is -- and more about whether you are actively investing in the friendships and communities that will become even more central once work is no longer providing automatic daily contact. Your marriage and family, already reflected in your 100% Family Meaning score in Purpose, are clearly a cornerstone. The social work ahead is about ensuring that cornerstone has company.

Your Field Guide Starting Point

In the Social chapter of the Field Guide, your strong Friendship Quality and Work-Friend Risk scores mean the foundational material will feel largely familiar. Your most valuable entry point is the section on active investment and intentional expansion -- how to deepen the relationships that already exist while beginning to build community connections that do not depend on professional identity. Pay particular attention to the material on cultivating friendships around shared values and interests rather than shared roles, which connects directly to the activity-building work your profile calls for.

Your Social Satisfaction sub-score of 70% -- the lowest in this otherwise strong dimension -- suggests it is worth examining the texture of your relationships and what would make your social world feel even more genuinely nourishing.

>> YOUR SOCIAL FIELD GUIDE EXERCISE

Where in your life do you feel most genuinely known and seen? What makes that relationship different from others -- and what would it take to build more connections with that quality?

For the complete Social reflection exercises, turn to the Social chapter in your PHASE Into Retirement™ Field Guide.

E

Everyday

60/100

What Your Scores Reveal

Organization Skills	75%
Routine Preference	70%
Work Structure Dependency	35%
Unstructured Time Comfort	45%
Retirement Planning	70%

What This Means for Your Retirement

Your Everyday Life score of 60 surfaces the most practical and structurally significant challenge in your retirement readiness profile. Two sub-scores register as concerns, and together they paint a coherent picture: Work Structure Dependency at 35% and Unstructured Time Comfort at 45% both point to the same underlying reality -- work is currently doing a great deal of organizational and psychological work in your life, and the transition to retirement will require you to build a replacement architecture before the existing one disappears. Q46 scored 3 out of 10 -- you indicated clearly that you like the structure work gives your life -- and Q50 scored 4 out of 10, confirming that the loss of that structure is something you recognize as a real concern. These are not signs of weakness; they are signs of self-awareness, and self-awareness at this stage is a genuine advantage.

What makes this pattern interesting is that your Organization Skills sub-score of 75% and your Routine Preference sub-score of 70% both land solidly. This is not a person who struggles with structure or dislikes order -- quite the opposite. You function well when structure exists; the concern is about where that structure comes from. Right now, it comes primarily from work. When work ends, the structure does not automatically migrate elsewhere -- it simply stops. Q47, where you scored 3 out of 10 on whether clutter or disorganization at home feels overwhelming, adds a nuanced layer: the preference for order is real, and the absence of structure may affect not just your productivity but your sense of calm and control. Your Retirement Planning sub-score of 70% is a genuine positive signal -- you are thinking ahead and doing some planning -- but planning intention without structural habit-building is rarely sufficient on its own.

The connection to your Activities dimension is direct and important. Part of what makes unstructured time uncomfortable is not the absence of activity preferences -- your Growth Orientation in Purpose tells us those exist -- but the absence of regular, embedded routines that anchor the day. A scheduled activity is not just an activity; it is a structural anchor. It gives the day a shape. Building out your activity portfolio, which your Activities dimension calls for, and building a deliberate daily structure are not two separate tasks -- they are the same task approached from different angles. This is a great window to start developing those anchors now, while work still provides the surrounding framework, so that by the time you retire, the routine is already a habit rather than a resolution.

Your Field Guide Starting Point

In the Everyday Life chapter of the Field Guide, your Organization Skills and Routine Preference scores mean you already have the instincts for structure -- what you need from this chapter is the material on building self-generated structure that does not depend on an employer's calendar. Your entry point is the section on designing a retirement week architecture: how to create consistent anchors, rhythms, and accountability mechanisms from the inside out rather than having them handed to you from the outside in. Your Retirement Planning score of 70% means you are already oriented toward doing this work -- the chapter will help you make it concrete.

Your Work Structure Dependency sub-score of 35% and your Q46 response of 3 out of 10 make it clear that the loss of work's structural scaffolding is the most tangible practical risk in your profile -- and naming it directly is the first step toward replacing it.

>> YOUR EVERYDAY FIELD GUIDE EXERCISE

Name the specific thing you are most afraid of losing when work's structure disappears. Then name one concrete routine -- not a goal, a routine -- you could build right now to begin replacing it.

For the complete Everyday reflection exercises, turn to the Everyday chapter in your PHASE Into Retirement™ Field Guide.

Your Three Priority Actions

Based on your complete PHASE™ profile, these are the three highest-impact actions you can take right now to build a more fulfilling retirement.

1

Build a Real Activity Portfolio -- Starting Now

Your Activities score of 55 is driven by two concern-level sub-scores: Hobby Breadth at 35% and Engagement Quality at 47%. Q24, where you scored 2 out of 10 on whether you regularly participate in activities that make you feel engaged and energized, and Q28, where you scored 2 out of 10 on recent exploration of new hobbies, are the clearest signals in your entire profile that action is needed here. The strategy is not to overhaul your life immediately -- it is to commit to trying one new activity in the next thirty days with no expectation of mastery, simply exploration. Given your strong Growth Orientation in Purpose (83%), the curiosity is already present. Your task is to give it a concrete outlet. Think about what has genuinely interested you over the years but never made it off the back burner -- a skill, a craft, a creative pursuit, a form of learning. Then schedule it the same way you would a client meeting, because until it is on the calendar it is still just an intention. Bring this list to your next advisor conversation -- your advisor can help you think about how your financial plan can support building this portfolio of engagement in the years ahead.

2

Design a Structural Architecture for Your Days Before You Need It

Your Everyday Life score of 60 is anchored by two concern-level findings: Work Structure Dependency at 35% and Unstructured Time Comfort at 45%. Q46 scored 3 out of 10 on liking the structure work provides, and Q50 scored 4 out of 10 on concern about losing that structure -- together, they confirm that work is currently the primary source of your daily framework. The practical action here is to begin building three to five non-work structural anchors in your week right now, while work is still in place. These do not need to be dramatic -- a consistent morning routine, a recurring weekly commitment, a scheduled block of time for a specific activity, a regular social engagement. The goal is that by the time you retire, these anchors are already habits, already second nature, already part of how your week feels from the inside. This is not about replicating the density of a work schedule -- it is about ensuring the day has reliable shape. Your Organization Skills of 75% and Routine Preference of 70% confirm you are built for this; it is simply a matter of building it deliberately rather than waiting for the need to become urgent.

3

Clarify What You Want to Contribute and Become -- Beyond Finance

Your Purpose score of 78 is strong in the aggregate, but your Work-Based Identity sub-score of 60% and Sense of Accomplishment sub-score of 65% signal that the full separation of identity from professional role is still in progress. This is entirely appropriate for someone five to ten years from retirement -- but it is not something to defer. The action here is to begin a genuine, unhurried inquiry into what contribution and growth look like when they are no longer expressed through a job title. Your Contribution and Service score of 90% tells you that giving back is central to who you are -- the question is what form that takes outside of finance. Your Growth Orientation of 83% tells you that learning and stretching matter deeply -- the question is what domain you want to stretch into next. Consider bringing these questions directly to your advisor, not just as lifestyle curiosities, but as inputs to your actual retirement plan. Purpose is not a soft add-on to retirement readiness -- it is structural. Your advisor will be better positioned to help you plan for the retirement you actually want when they understand what that retirement is for.

Your Greatest Strength

Your Health dimension, scoring highest across your entire profile, is not simply a number -- it is a way of living that you have clearly chosen and sustained over time. Your Physical Limitations sub-score of 93% means that your body is not holding you back from the activities and engagements you want to pursue, which is a far less common advantage at 55 to 59 than most people realize. Your Wellness Habits sub-score of 87% confirms that this physical foundation is the product of genuine discipline and intentional choices, not circumstance. Your Health Anxiety sub-score of 80% and Retirement Optimism sub-score of 80% together reveal something about your psychological relationship with the future: you are not spending energy dreading what your health might become, which frees up real cognitive and emotional bandwidth for the work of designing a retirement you actually want. Even your Mental and Emotional Health sub-score of 70%, the most modest in this dimension, still reflects genuine stability. What your Health profile gives you is something money cannot directly buy: a platform. The physical wellbeing, the habits, the freedom from anxiety -- these are the conditions under which a genuinely good next chapter becomes possible. The work this report calls for in Activities and Everyday Life is demanding, but you are starting it from a position of real strength. Protect this foundation with the same care you have brought to building it.

A Personal Note

[redacted] what stands out most in your profile is the combination of genuine strengths and genuinely le gaps -- this is not a report about things going wrong, it is a report about a man with real assets and a clear picture of where to focus his energy. You have the relationships, the health, the values, and the growth orientation that make a deeply fulfilling retirement possible. The work ahead is practical: building the activities, the structure, and the identity clarity that will let all of that show up fully. Bring this report to your advisor -- not just as background reading, but as a starting point for a real conversation about what the next chapter of your life is actually for and how your plan can help you build it.

Disclosure

PurposeNext | Cam Marston | http://www.PURPOSENEXT.com

This report is for informational purposes only and does not constitute financial, legal, or medical advice. The PHASE™ assessment measures non-financial dimensions of retirement readiness based on research into retirement satisfaction factors. Scores reflect self-reported responses at the time of the assessment.

The PHASE™ framework draws on peer-reviewed research including the Harvard Study of Adult Development, the Canadian Longitudinal Study of Aging, and the Boston College Center for Retirement Research. Research citations included in this report are illustrative and do not imply personal endorsement by the cited researchers or institutions.

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