



Retirement Time Analysis

2025 Year-End Report

This report represents collected data from all participants in 2025. It is formatted and presented as if one person took the RTA, but reflects the average of all participants.



This report developed by Kairos Management Solutions, LLC
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Introduction to the Retirement Time Analysis (RTA)



Reader, retirement usually represents a significant change in lifestyle. Most planning leading up to retirement centers on having the necessary economic resources to last the remainder of a person's lifespan. Less focus is placed on how one lives and the time where they choose to spend those resources. The transition to this new life can be a challenge.

The Retirement Time Analysis (RTA) tool unpacks the intangible aspects of your life. It helps identify opportunities and solutions to add meaning and fulfillment in retirement. You are working or have worked hard to secure enough financial means to enjoy life, the RTA pinpoints areas to maximize the retirement experience.

The Total Classification

Reader, based on how you submitted your answers in the RTA, a total classification has been calculated and assigned to 1 of 4 categories.

Retirement Talented (T): You are ready to live a fulfilling life in retirement. You have established a healthy mindset. Time management or allocating time to what is important has been thought out and planned. You have affirmed the lifestyle you want to live, and even planned major activities tied back to your intended routine.

Retirement Intelligent (I): You have been designing or planning for the resources needed in retirement but have not unpacked all the areas of how to spend your time. The RTA probably identified opportunity zones of focus to help you solidify your anticipated lifestyle, get you into a healthy mindset, and show the way to routines and activities that will bring you purpose.

Retirement Modest (M): This report has helped identify additional areas of personal time retirement planning. The RTA should give ideas and actions to take whatever financial planning being done and tie that back to being able to understand what you need to do to have a healthy retirement mindset and lifestyle.

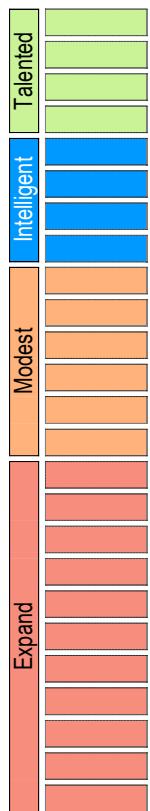
Retirement Explore (E): The RTA will afford you the opportunity to create a regimen and mindset strategy for retirement. You will be able to help yourself formulate action plans that will define a lifestyle with purpose.



Introduction to the Retirement Time Analysis (RTA)



The Retirement Priority Categories



In addition to an overall classification, the RTA segments your answers into 6 categories.

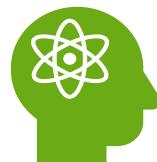
- **Current Career Mindset** shows the level of importance you place on a job or career in your life at this point.
- **Time Management** is a quick look at how you prioritize your time.
- **Current Retirement Mindset** addresses your outlook now about a life in retirement.
- **Financial Status** is not to test your level of retirement economic readiness. This category examines your overall fiscal enthusiasm to retire.
- **Anticipated Lifestyle** explores your purpose and approach to retirement.
- **Planned Activities** dives into typical retirement activities and shows you how you personally plan to embrace them.



Career Mindset



Time Management



Retirement Mindset



Financial Status



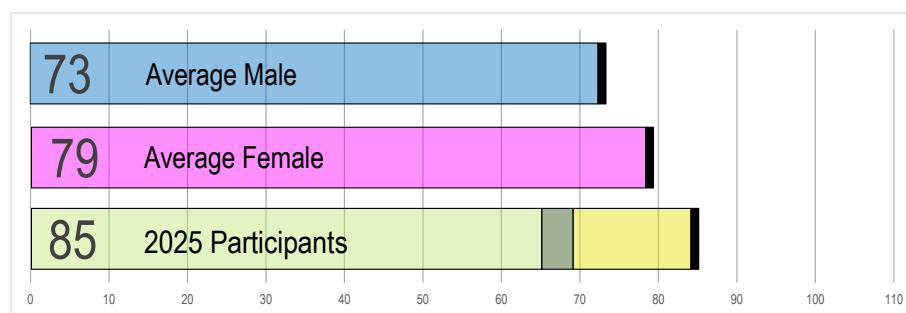
Anticipated Lifestyle



Planned Activities

Your Calculated Lifespan

The RTA survey begins by asking you questions about what you think will be your expected lifespan. While not wanting to be melancholy, these questions are asked to help provide you context that your retirement can be complex and diverse. A long life will mean a change in purpose and approach. You may need to visit your retirement time management periodically to adjust to events and conditions in your life.



Current Age 66

There are 4 years left until you retire.

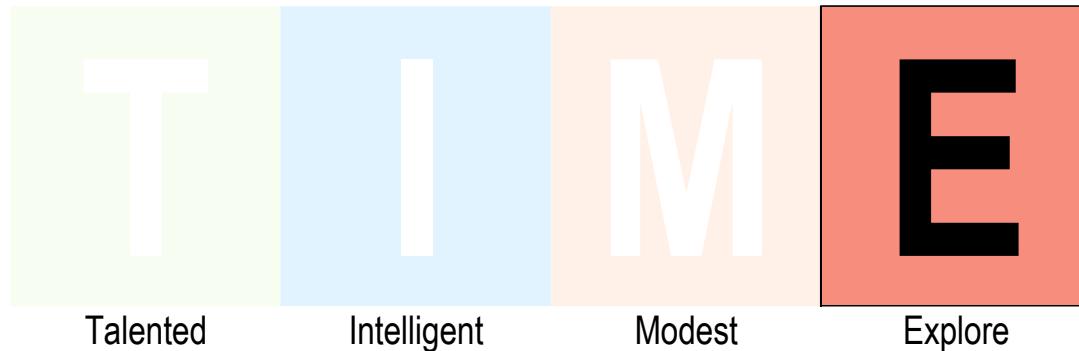
You'll spend 15 years in retirement.

You have calculated a lifespan of 85 years.

While retirement is still a ways off, it will be here sooner than you think. Have you begun thinking about the routines and lifestyle you'll want to live at that time? Use this analysis as a way to test your approach. Do you really want to do what you are doing now? Are you allocating time properly? Is your outlook coming from a positive frame of mind or mindset? What short or long term financial concerns linger? How well are you satisfied with your current lifestyle? Can you make any changes to your activities to enhance your current physical, mental, and spiritual well-being for retirement?

Given the 15 years you expect to spend in retirement, this analysis can be a gateway to providing you with additional clarity to maximize your retirement life span. Be open, direct, and transparent with yourself and others about the aspects you want to accomplish, relationships to cultivate, activities to complete, and independence you want to maintain.

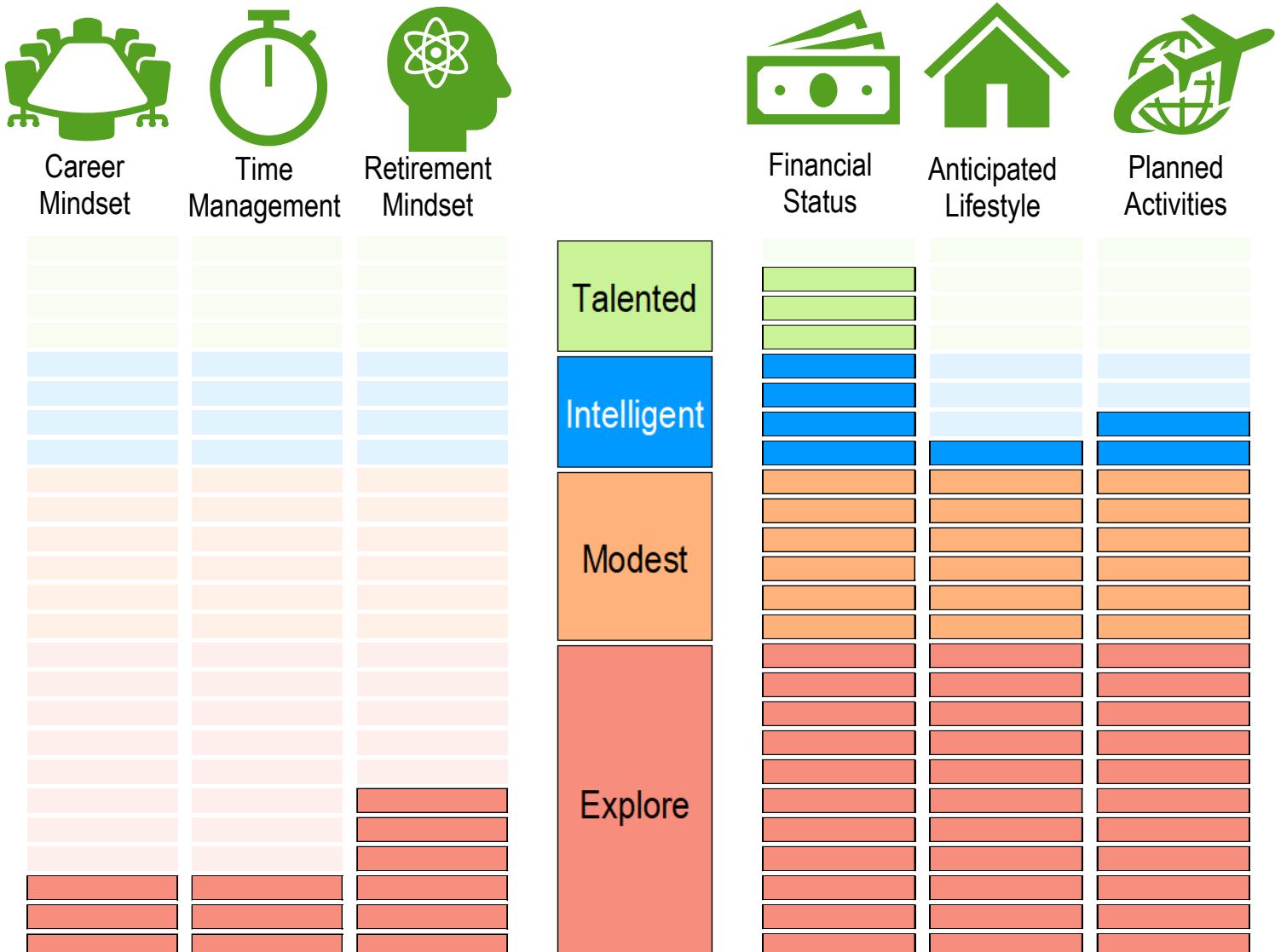
Retirement Time Analysis (RTA) – Your Overall Classification



Reader, from your responses your current status is a Retirement Explore (RE) classification.

A career is very important to you and answers indicate you feel retirement is not seen as a positive change right now. Creating a time management plan will help prepare you for a balanced retirement. The responses reveal you are not in a retirement mindset. You are very confident in your financial status, whether working during retirement or not. A retirement lifestyle is largely planned, and you are more or less ready to live it. There is a mixture of activities planned in your retirement.

The Retirement Priority Summary Index



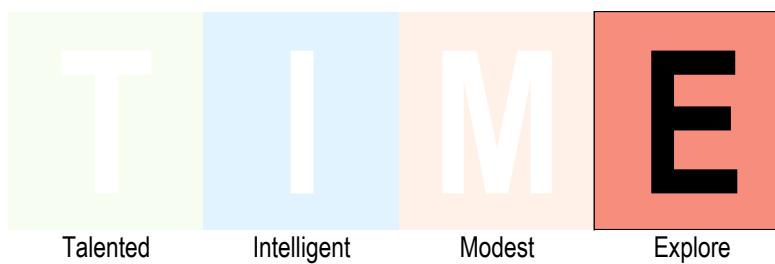
Priority Category – Current Career Mindset



For many of us, our career defines a significant part of how we view ourselves. Work can define purpose and meaning. A career grants conviction, determination, perseverance, and reasons to live. Transitioning to a repurposed or retirement life is a challenge for many. The RTA unpacks this through:

- The importance of your job or career in your life today.
- Your view on the level of fulfillment and purpose your occupation currently provides you.
- A frame of mind that is in a position that you feel comfortable leaving your profession.

Headed into retirement, being very passionate about your occupation is not a bad thing. Depending on your classification and index, the RTA will help you understand the process you may need to take to prepare for retirement and the level of work you may want to continue to do.



Current Employment Status: Full-time, not retired

Reader, be mindful that the importance of your career in your current life can make the transition to a life in retirement difficult.

Because your occupation is one of the main sources for purpose in your life, ensure you create a life purpose for fulfillment in retirement.

Being somewhat reluctant to leave your job, expresses your uneasiness to step away from the structured business world.

Based on your answers, a career still seems important to you. Effort looks like it needs to be applied to find an inner peace about the relationship of your work and how that plays into retirement. “Labor” to define your purpose and priorities to be ready to transition to an exciting new season of life with or without formal work.

Current Age 66

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There are 4 years left until you retire.

You have calculated a lifespan of 85 years.

Priority Category – Time Management

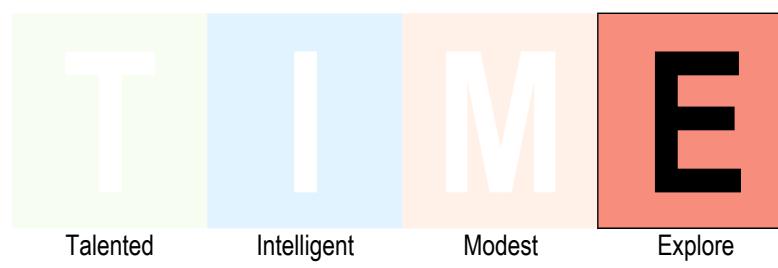


Departing a career, by its very nature, affords people more time to pursue a variety of other activities. Our pre-retirement lives typically are populated by a series of choices that cause us to manage our time to satisfy those options. Transitioning to retirement creates new time management challenges, in some cases trying to determine how to fill the available hours.

- Having and knowing your purpose in life is the foundation to setting time around that purpose. The RTA places a heavy scoring weight on this response.
- Managing your time well now will naturally help you when there is more time to plan.
- Personal goals become more important since career and job goals tend to consume much time before retirement.
- Identifying and getting organized now, maintains organization into the future.

The principles of understanding how you plan to manage your time in retirement is just as important as your life now.

You have not unpacked your purpose in life that will build a foundation to understand a healthy lifestyle in retirement. Integrating a purpose statement into action will bring you personal rewards.

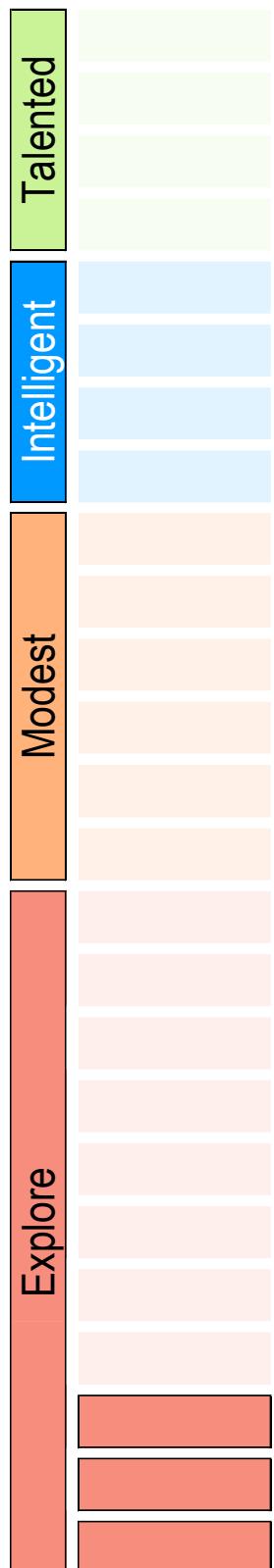


By managing time better now you will enhance time management in the future. As external demands decrease and personal choice increases, you will be prepared to fill your days with meaning, purpose, and fulfillment.

Create and define personal objectives, as well as monitor and adapt them. Adopting this philosophy will aid in accomplishing or establishing your function in life. Carrying this attitude forward will help challenge yourself to find the occasions you need to link personal goals to your purpose in life.

As someone trying to be organized, you can have less stress when you know how to find what you need quickly. You should work more on a system that organizes not only projects but your thoughts. Become more aware of your self, which will make effective time management much easier.

Analysis: When it comes to planning your time, look more forward and not just to today. Develop and tie personal goals to a purpose. Life will be more proactive and less reactive. Organization will help tie everything together, maximizing your personal enjoyment.



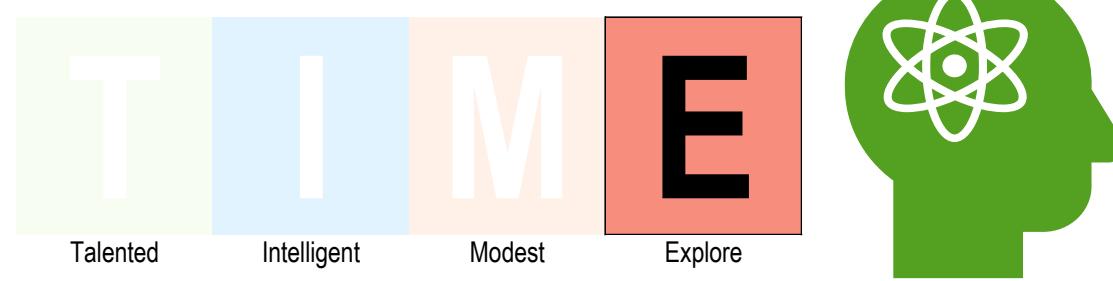
Priority Category – Current Retirement Mindset



Just as the RTA explores your Current Career Mindset, it is also useful to understand how you feel about retirement. Whether already retired or seeing retirement on the horizon, your attitude shapes the types of experiences and events that will take place. To help with that, the RTA asked you to provide four responses.

- The amount of time you think about a life in retirement.
- The desire to retire or the level of enjoyment you are experiencing if retired.
- An attitude of wanting to work or not work.
- A level of personal fulfillment and purpose in your life regardless of a career.

A retirement mindset is personal and custom to the individual. Your manner to comprehend what you want heading into retirement will address purpose and fulfillment, making retirement more gratifying.



Begin to commonly think about your life in retirement. This can allow you look at it not as the end of the road, but just a turn or change of direction. Prepare your psyche for the reality that is to come to ensure you enjoy, shape, and control the experiences that are going happen.

Reader, retirement for you should be about individual pursuits that allow you to experience daily freedoms not possible when needing to work at a job or pursuing a career. This time in life can be about stretching in new areas or expanding on a dormant goal.

In the battle between mindsets, your feelings clearly fall into the retirement versus career attitude. You have found the right state of mind to provide you with a clearer approach to the activities you will pursue and where you will devote your time.

Explore the right balance between the satisfaction of planned-out behaviors coupled with a desire to seek out new and deeper experiences. Minimize the chance of apathy creep. A balanced attitude leads to a healthy mind and body.

Analysis: Reader, while one part of life is changing or has altered, your efforts need to incorporate and think of living as the beginning or the execution of something else or different. Your retirement mentality can afford you to want to evaluate and adjust to maintain a lively and vigorous world around you.

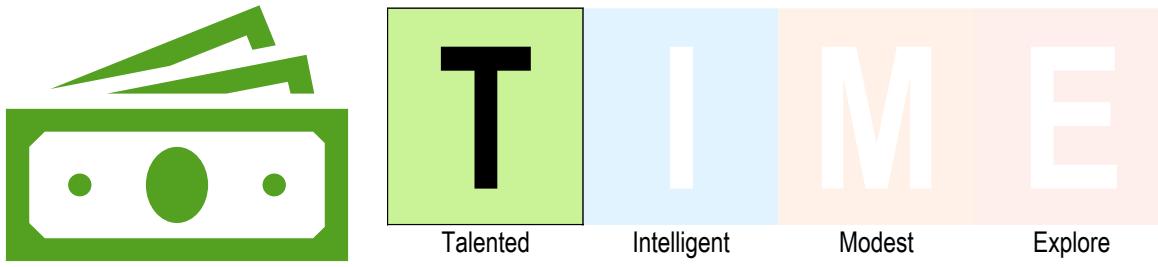
Priority Category – Financial Mindset



The RTA is not a financial planning tool. It is not meant to provide you with the optimal monetary amount, budget, or spending patterns in retirement. Your four responses are used to ensure your attitude affirms and aligns with the preparation you have been doing.

- Declaring your financial readiness to retire and that you believe you have the resources available.
- Understanding if working or having a job will be needed during a portion or all of your retirement.
- Creating a budget to know how to efficiently spend the resources in retirement.
- Healthcare continues to have a huge impact on retirement planning. Ensuring you are comfortable with your plan for the future will provide you with a positive mindset.

Should there be uncertainty in your financial mindset, work with professional wealth management companies or resources provided by your employer.



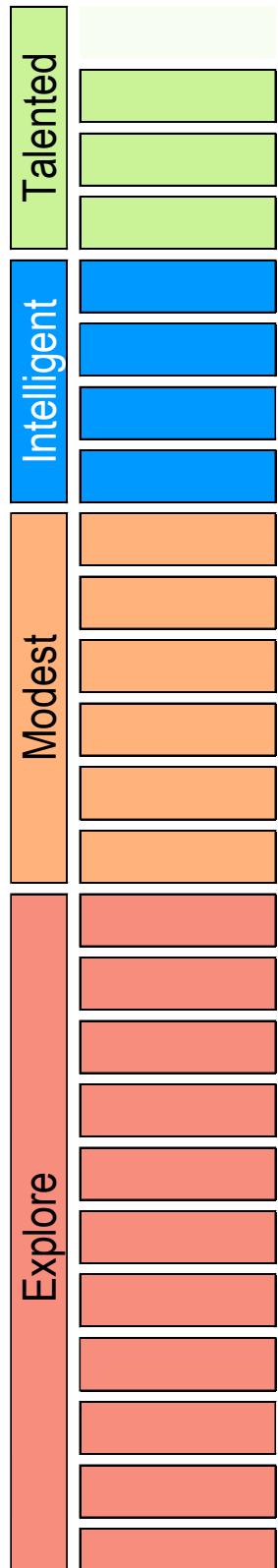
You have attained a level of financial security based on your monetary planning. You know how to choose where to spend your money and where to cut costs or reduce expenses. You've evaluated how your money can work for or against you. This provides you with a solid comfortable level and security.

Knowing whether you must work in retirement in and of itself is not good or bad. However, take time now to invest in understanding your financial security, that way you can establish dependability and consistency to how you plan to live your life.

Develop a retirement budget to perceive that your forecast will be more static and stationary, tied closely to your portfolio performance. Implement a strategy that leads to a predicted and consistent income plan.

Reader, it is wonderful you understand the escalating costs that healthcare will have on your budget and expenditures. Planning now for health issues later will not derail other lifestyle plans and goals you want to achieve.

Analysis: Congratulations on your knowledge of your financial state as you live a life or will live in retirement. You have identified a stable and predictable income. You know the mandatory expenses. There is some flexibility built into your approach, but you also know your limitations.



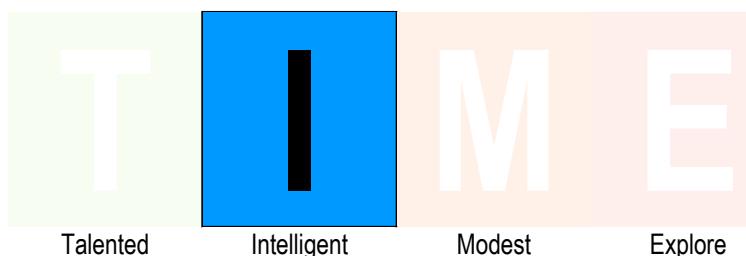
Priority Category – Anticipated Lifestyle

The routines established for retirement sets the framework for our day-to-day activities. Much literature and resources are available discussing the types of lifestyles to lead in retirement. This section of the RTA helps you think about overall daily life and how it will change.

- Actively intending to stay connected with others you know in your life.
- At the same time you connect with others, you also have an active social life that has you engaging in community.
- To negate boredom, there is structure in daily life.
- Because there are life changes in retirement, you have a long-term plan on where you will live and reside.

An active lifestyle in retirement does not just mean motion or movement, it also means a cultivated approach.

In your efforts to stay active, you give your body a variety of opportunities to manage weight and strength, promote a healthy heart, maintain or improve sleep patterns, and leads to a variety of mental health benefits. Stay connected with your physician to understand the right level of activity.



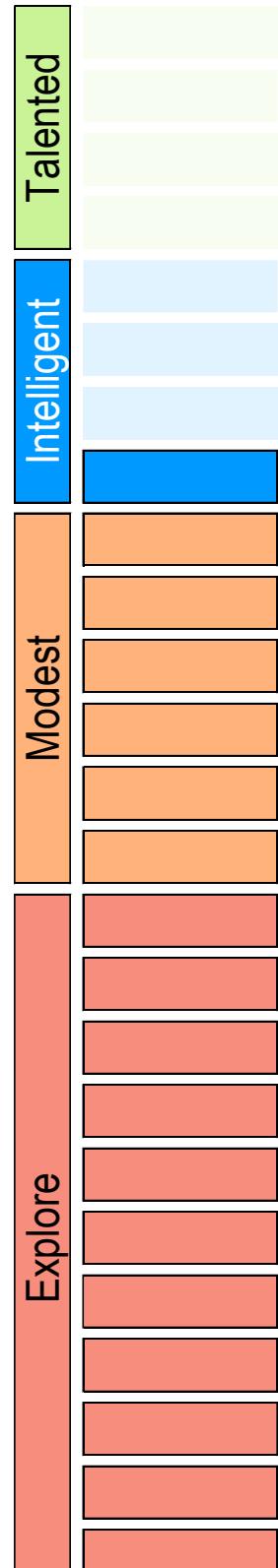
The efforts you make at staying connected with others have many benefits. Your anxiety and depression are reduced, your efforts point to a longer life, you are healthier, and your self-esteem is increased. Reader, you have a more enriched life.

Like connectivity, an active social life brings many health benefits. Build your network to help keep your brain active and fill unplanned time with positive activity. Work to be social and bring variety to your retirement and get a sense of belonging, support, and self-worth

Your efforts at ensuring some level of structure in your life does lowers stress. You can be more in control, better focused, and productive. You reduce a lot of disruption in your life as well as those around you.

Retirement is also about a series of changes. Where you live today may not be optimal in the future. Because you have not really thought out a long-term plan, if it comes time to move, it might be a stressful transition.

Assessment: Reader, you have done some evaluation and assessment into the type of life you want to lead. Doing more can afford you numerous health and social aids. People with a concerted lifestyle approach tend of live longer, engaged, fulfilled, complete, and satisfied lives.



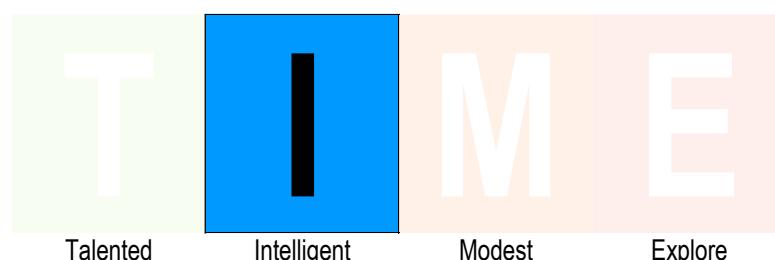
Priority Category – Retirement Activities



Retirement opens possibilities to try new experiences or return to abandoned hobbies or interests. This portion of the RTA highlights broad pursuits people follow and helps you understand how diverse and active your retirement can be to you.

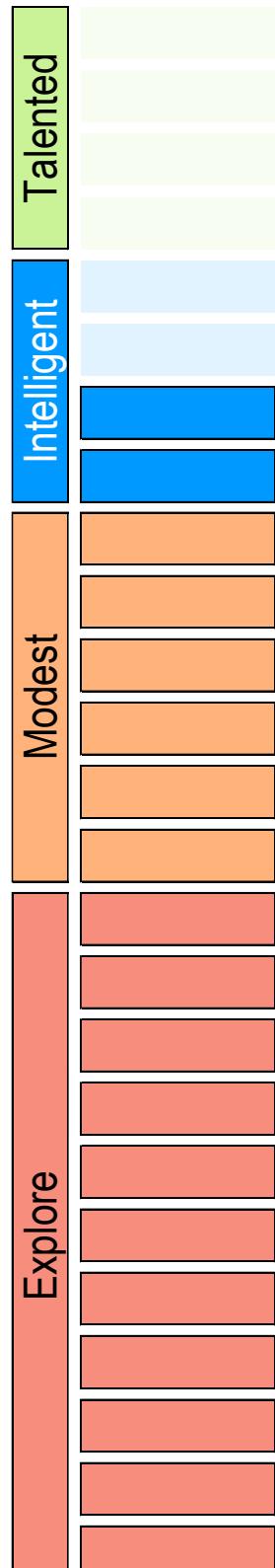
- Increased travel is one of the most consistent activities for retirees. Travel takes significant time and resources.
- Retirement can also be a period of continued or new education. Applying yourself here can be very rewarding and there are many approaches to continuing education.
- Hobbies can get crowded out of our lives as family and career tend to take priority. Retirement opens options to reengage and create new pursuits.
- Many choose to volunteer their time to enrich both themselves and others.
- A bucket list is defined as a number of experiences or achievements that a person hopes to have or accomplish during their lifetime. Many bucket list items can tie into other areas noted on the RTA.
- Exercise is beneficial throughout our lives. Keeping or starting a workout routine in retirement assists in other areas highlighted in the RTA.
- Whether you believe watching TV or spending time on “screens” is beneficial or detrimental, it is a part of life. Being honest about the time you plan to spend will help you prioritize the real time you want to spend.
- Reading is a gateway to expanding our understanding of the world around us. Your response helps establish context for you in retirement.

The ability or the frequency of travel can be tied to money and finances. You have indicated that you have an active schedule, taking trips 3 to 4 times a year.

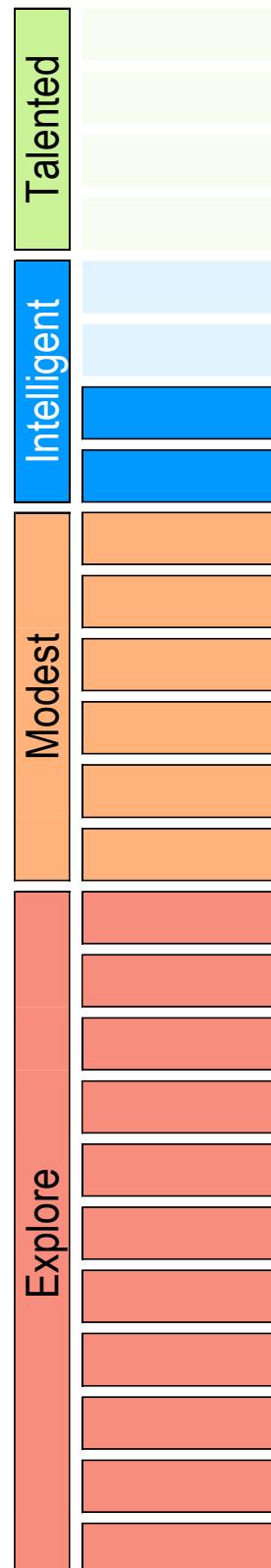
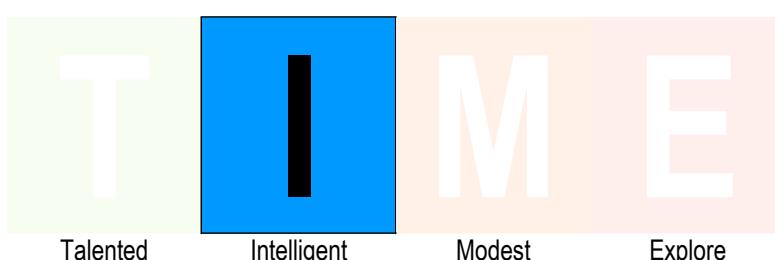


Continuing education is a part to your pursuits. You want control what you learn and recognize the freedom to take what interests you. You will also help your cognitive abilities through mental stimulation.

Your open attitude your hobby/hobbies enriches your life through revealing hidden talents, giving a sense of accomplishment, relieving stress and improving your self-confidence.



Priority Category – Retirement Activities



In dedicating some time to volunteer, you renew yourself spiritually, bridge the generation gap, promote physical activity, socialize, build community, and leave a legacy.

In creating an active bucket list, you devise concrete goals, helping you to stay focused, making life interesting, keeping you mentally and physically active, and providing a continuous source for inspiration.

Like so many other activities listed in the RTA, there are well documented and numerous health benefits to exercise. Your formal methodology maximizes those benefits, adding to your quality of life.

Since you understand when you will have “screen time” from your structured approach, you enjoy the entertainment and education values without sacrificing a well-rounded retirement existence.

Your belief in reserving time for reading is a gateway to giving your brain a workout, boosting your analytical thinking, reducing your stress, engaging your imagination, and even assisting you to sleep better.

Analysis: Nicely done Reader, you have and are planning a lot of activities that will keep you quite busy! Your schedule is full and diverse. The life you lead will have plenty of purpose, meaning, enjoyment, and satisfaction.

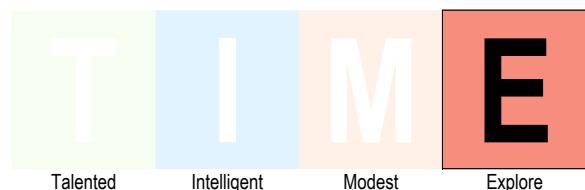
Current Age 66

You'll spend 15 years in retirement.

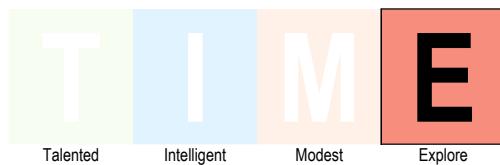
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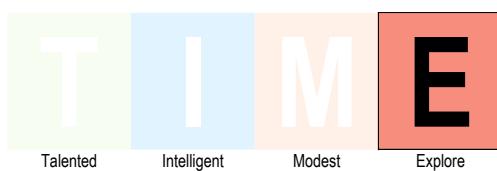
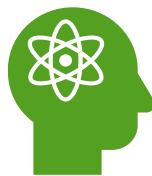
Time Management Retirement Recommendations



You are among a set of people who are committed to gaining confidence and sureness in your retirement. This report has likely highlighted themes for you. Persevering in your efforts and organizing processes will reduce weaknesses and strengthen you in the fundamentals. Audit the Retirement Categories for areas to enrich your abilities. Given your current status, you have a wonderful opportunity to deepen your understanding and put yourself on the pathway to have a nourishing, substantial, and gratifying new phase of your life.



The importance of your job or the satisfaction of a career is not diminished, from that you appear hesitant or do not want to embrace a different and flexible regimen. If you have a desire to change, take account of what it really means to leave what you are doing now. If your job is still very important, wonderful. Ensure it is not impeding other aspects of your life.



You have an apprehensiveness to retirement and are not ready to make a major life change. Inspect the other Priority Categories for ways to help grasp a continued life of growth, opportunity, diversity, change, and education. Retirement will be also a life of distinctive phases which may alter your mindset. If that happens, retool your purpose in life and build your new mindset from there.



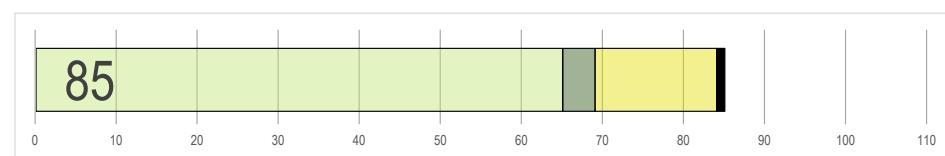
Your grasp for your retirement life opens you to many intangible and tangible benefits. Connection, community, and social interaction will bring positive structure, no matter where you live. Prepare that your life in early retirement, will be different than life in later retirement.

There are 4 years left until you retire.

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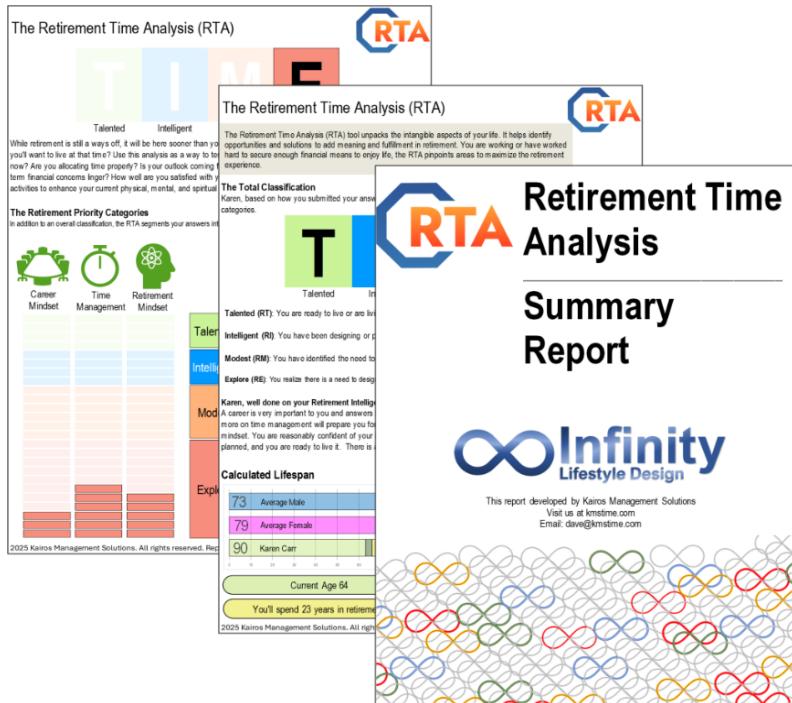
You have calculated a lifespan of 85 years.

Lifespan



Most people prepare financially for retirement — but few prepare for what comes after the paycheck stops. The result? Lost purpose, uncertain structure, and an unexpected gap between what they imagined and what they experience.

Hundreds of professionals have used the RTA to turn their retirement into a season of meaning, contribution, and balance. Discover where you're ready — and where to focus next.



The Retirement Time Analysis (RTA) helps you measure how ready you are to live with purpose, structure, and satisfaction beyond your career. It reveals how your time, identity, and priorities align — and where small changes can create major fulfillment.

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