

PHASE Into Retirement™

Retirement Readiness Report for

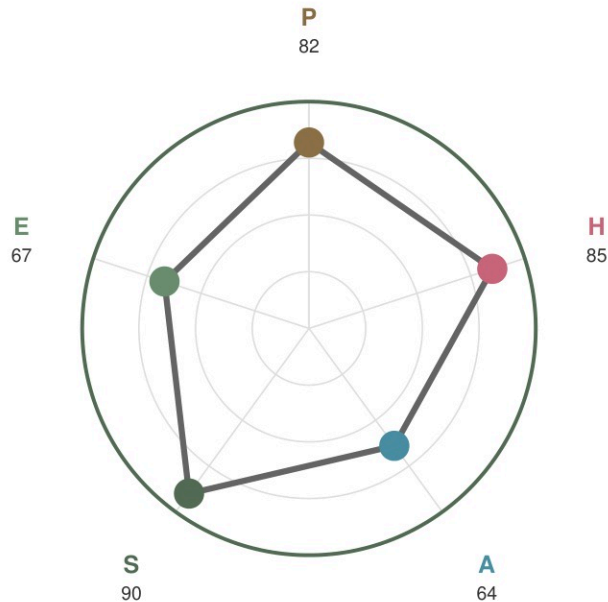
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June 1, 2026



- Purpose
- Health
- Activities
- Social
- Everyday

Overall PHASE™ Score | 79/100 | Hitting Stride



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

Assess Yourself — PHASE™ Snapshot

You are a woman who has built a genuinely rich life -- one anchored in deep family bonds, close friendships, and a quiet, steady confidence in who you are becoming next. You carry real optimism about retirement into a window that is now measured in months rather than years, and that optimism is well-earned rather than naive. Where the chapters ahead will do their most useful work is in helping you expand your activity life before the transition arrives, and in building the kind of personal structure that will hold you when work's scaffolding falls away. The tension between your readiness and your preparation is honest, and working through it intentionally -- with your advisor alongside you -- is exactly what this report is designed to help you do.

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 | 82/100 | Freedom with Fulfillment | Work-Based Identity 60% · Contribution & Service 60% · Family Meaning 100% · Sense of Accomplishment 90% |
| Health | 85/100 | Freedom with Fulfillment | Physical Limitations 100% · Health Anxiety 10% · Wellness Habits 87% · Mental & Emotional Health 95% |
| Activities | 64/100 | Hitting Stride | Hobby Breadth 65% · Engagement Quality 70% · Retirement Anticipation 70% · Exploration Mindset 53% |
| Social | 90/100 | Freedom with Fulfillment | Network Size 100% · Work-Friend Risk 60% · Friendship Quality 100% · Social Engagement 100% · Social |
| Everyday | 67/100 | Hitting Stride | Organization Skills 68% · Routine Preference 80% · Work Structure Dependency 65% · Unstructured Time Comfort |



What Your Scores Reveal

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

What This Means for Your Retirement

Your Purpose score of 82 out of 100 places you in the Freedom with Fulfillment range, and the internal architecture of that score is striking. Your Family Meaning sub-score sits at 100%, your Growth Orientation at 100%, and your Sense of Accomplishment at 90%. These are not modest results -- they tell a clear story about a woman whose sense of who she is does not depend on external validation or institutional affirmation. You know what you have built, you feel pride in it, and you are genuinely curious about what comes next. That combination -- accomplished and still growing -- is one of the most reliable foundations for a deeply satisfying retirement.

And yet two sub-scores deserve your honest attention. Your Work-Based Identity sits at 60%, and your Contribution & Service sub-score is also at 60%. These are reinforced by two flagged question responses. On Q1, where you were asked whether work is one of the main ways you find meaning and purpose in your life, you responded 4/10 -- a signal that work has never been your primary identity source, which is genuinely healthy. But it also means that when work disappears, it will not be replaced by some other professional anchor unless you deliberately build one. On Q2, which asked about volunteer work over the past two to three years, you responded 3/10 -- a signal that structured contribution outside the workplace has not yet become a habit. Together, these two developing areas point to a real and specific gap: you have purpose clarity and personal meaning in abundance, but the outward channels through which that purpose will flow in retirement are not yet clearly defined or actively practiced.

Boyle et al. (2010) found that retirees with strong, relationship-anchored purpose show measurably better cognitive and physical health outcomes over time -- and your Family Meaning score of 100% gives you an exceptional relational anchor. The next step is to build contribution structures around it. Given that your Growth Orientation is at 100%, you are not someone who will find meaning in passive enjoyment alone -- you will need to be learning, contributing, and developing. The question is not whether you have purpose; it is where you will direct it. This is a conversation worth having with your advisor: not about finances, but about what the first year of retirement actually looks like week by week, and what structured contribution -- whether through volunteering, mentoring, civic engagement, or something else -- will give your purpose somewhere to land.

Your Field Guide Starting Point

In the Purpose chapter of the Field Guide, your natural entry point is not the foundational work around



identity -- you have already done much of that, and your scores in Family Meaning, Growth Orientation, and Sense of Accomplishment confirm it. Instead, move directly to the sections on outward contribution and intentional structure for purpose expression. Your developing scores in Work-Based Identity and Contribution & Service, combined with your flagged response on Q2, mean the most valuable work in this chapter will be identifying concrete channels through which your well-developed sense of self can become active service and engagement in the world.



Given that your Contribution & Service sub-score sits at 60% and Q2 revealed you have not been actively volunteering in recent years, this exercise is designed to help you move from a strong internal sense of who you are to a clear articulation of who you are becoming -- one that will guide you toward the right external channels for your purpose.

>> 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.

Handwriting lines for the exercise.

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





What Your Scores Reveal



What This Means for Your Retirement

Your Health score of 85 out of 100 is strong, and the pattern inside it is almost uniformly excellent. Your Physical Limitations sub-score is at 100% -- you are entering retirement with your physical capacity intact, and that is not something to take lightly or gloss over. Your Wellness Habits sub-score is at 87%, your Mental and Emotional Health at 95%, and your Retirement Optimism at 90%. These scores describe a woman who takes care of herself, who is emotionally stable and genuinely positive about what lies ahead, and who has built health habits that will serve her well in the transition. This is a real and meaningful strength.

The single outlier in this otherwise strong dimension is your Health Anxiety sub-score, which sits at just 10% -- the lowest sub-score across your entire assessment. On Q13, which asked how concerned you are that your health might limit what you are able to do in retirement, you responded 1 out of 10. Before interpreting this, it is worth pausing: a score of 1 on a concern question means you indicated very high anxiety about health limitations -- not the absence of concern, but its presence at a significant level. This sits in notable contrast to your Physical Limitations score of 100%, which confirms that your physical health is currently strong and does not objectively restrict your activities. What this pattern suggests is not a health crisis but a psychological one: a gap between how your body actually functions and how anxious your mind is about its future. That gap -- between objective capability and worried anticipation -- is worth examining carefully.

Csikszentmihalyi (1990) found that regular flow experiences in leisure activities correlate with higher life satisfaction and lower rates of depression in retirement, and there is a meaningful cross-dimensional connection here worth noting: your Activities Exploration Mindset sub-score sits at 53%, and your Hobby Breadth is at 65%. If health anxiety is quietly constraining your willingness to try new activities or invest fully in leisure, that would create a double drag on your retirement readiness -- anxiety limiting exploration, and limited exploration feeding the anxiety. The antidote is not reassurance; it is action. As you prepare to enter retirement in the next one to two years, an honest conversation with your physician about what your health realistically supports -- followed by a deliberate effort to build new activities and habits from that informed foundation -- will do more than any amount of worry management. Bring this dynamic to your advisor as well: financial planning conversations are more complete when they account for how you actually expect to live, and your health optimism is real even when the anxiety flares.



Your Field Guide Starting Point

In the Health chapter of the Field Guide, your strong scores in Physical Limitations, Wellness Habits, Mental and Emotional Health, and Retirement Optimism mean you can move quickly past the foundational sections on building health habits. Your most valuable work in this chapter will be in the sections that address the relationship between health perception and activity engagement -- specifically, how to prevent health anxiety from quietly shrinking the scope of what you allow yourself to try and enjoy. Your entry point is the intersection of emotional health and active living.



With your Health Anxiety sub-score at 10% -- the sharpest concern signal in your entire assessment -- and your response to Q13 at 1/10, this exercise is specifically designed to help you reconnect with what genuinely good health has felt like for you, so that memory becomes a resource rather than your anxiety becoming the loudest voice.

>> 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?

Handwriting lines for the exercise.

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



What Your Scores Reveal

| | | |
|-------------------------|--|-----|
| Hobby Breadth |  | 65% |
| Engagement Quality |  | 70% |
| Retirement Anticipation |  | 70% |
| Exploration Mindset |  | 53% |

What This Means for Your Retirement

Your Activities score of 64 out of 100 is the lowest of your five dimensions, and it deserves direct attention as you enter the final one to two years before retirement. The nuance inside this score is important to understand. Your Engagement Quality sub-score is at 70% and your Retirement Anticipation is also at 70% -- these are solid signals that the activities you do engage in feel meaningful, and that you are looking forward to having more time for them. You are not someone who dreads unstructured leisure; you are someone who genuinely anticipates it. That optimism is an asset.

What is less developed is the breadth and exploratory dimension of your activity life. Your Hobby Breadth sub-score sits at 65%, and your Exploration Mindset -- which captures your recent willingness to try new things -- sits at just 53%, the lowest sub-score in this dimension. This is reinforced by your response to Q28, where you indicated 3 out of 10 when asked whether you have tried new hobbies or activities in the last two years. In other words, the activities you have are not quite enough to fill a retirement week, and you have not recently been in the habit of experimenting to find new ones. With retirement arriving within one to two years, this creates a genuine urgency: the time to begin exploring is not after you retire, but right now.

There is a meaningful cross-dimensional thread here as well. Your Health Anxiety sub-score of 10% in the Health dimension may be quietly contributing to a narrowed activity horizon -- when worry about physical capacity is present, people sometimes unconsciously contract their activity choices rather than expand them. Your physical health is strong (Physical Limitations at 100%), which means the field is genuinely open. Wang (2007) found that retirees without intentional daily structure experience significantly higher psychological distress in the first year, and your Everyday Life scores -- particularly Work Structure Dependency at 65% and Unstructured Time Comfort at 65% -- suggest that activity breadth is not just a leisure question for you; it is a structural one. The more activities you have that provide rhythm, engagement, and social connection, the less vulnerable you will be to the loss of work's structure. This is a priority area for you to bring to your advisor: not the financial side, but the practical question of how you are going to fill your days with things that genuinely energize you.

Your Field Guide Starting Point

In the Activities chapter of the Field Guide, your solid Engagement Quality and Retirement Anticipation scores mean you already understand what meaningful activity feels like -- you are not starting from scratch. Your entry point is the sections focused on breadth-building and low-stakes experimentation: specifically, how to move from a strong but narrow activity base to a more varied portfolio of engagement before retirement arrives. With your Exploration Mindset at 53%, the chapter's guided

exercises around trying one new thing at a time will be especially well-suited to where you are.



Your Exploration Mindset sub-score of 53% and your Q28 response of 3/10 -- indicating you have not tried new activities recently -- make this the most immediately actionable exercise in your entire report, especially given that retirement is one to two years away.

>> 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?

Handwriting lines for the exercise response.

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





What Your Scores Reveal



What This Means for Your Retirement

Your Social dimension score of 90 out of 100 is genuinely exceptional, and it is worth pausing to recognize what it actually represents. Your Network Size sub-score is at 100%, your Friendship Quality at 100%, your Social Engagement at 100%, and your Social Satisfaction at 93%. These are not numbers that describe someone who is socially adequate -- they describe someone who is deeply, actively, and meaningfully connected to other people. You have a large and diverse network, and the quality of those relationships is as strong as the quantity. You are engaged in your social world right now, and you feel satisfied by it. This is one of the most important assets you carry into retirement.

The one developing signal in this dimension is your Work-Friend Risk sub-score at 60%, reinforced by your response to Q33, where you indicated 4 out of 10 when asked how likely it is that you will continue to socialize with coworkers after you retire. This is an honest and important flag. Even for someone with a social life as robust as yours, work often carries a layer of connection that operates on proximity and habit rather than intentional friendship -- and that layer tends to quietly dissolve when the shared context disappears. Your 60% score here does not indicate social vulnerability; it indicates a specific category of relationship that deserves deliberate attention as the transition approaches.

The Harvard Study of Adult Development (Waldinger & Schulz, 2023) found that the quality of close relationships is the strongest predictor of health and happiness in later life -- and your scores in Friendship Quality and Social Satisfaction confirm that you already understand this at a lived level. The practical move here is not to worry about your social life broadly, but to be specific about one or two workplace relationships that genuinely matter to you and to act on them before you leave -- a standing lunch, a group that continues, a communication habit that does not depend on the office to sustain it. Given how strong the rest of your social architecture is, a small and intentional act in this one area will complete what is already a remarkable picture. Your advisor conversation is a natural place to think through what post-retirement social rhythms look like practically -- including how travel, family visits, and community involvement will anchor your social calendar.

Your Field Guide Starting Point

In the Social chapter of the Field Guide, your exceptional scores across Network Size, Friendship Quality, Social Engagement, and Social Satisfaction mean you can skip the foundational relationship-building sections entirely -- they are not your challenge. Your most productive entry point is the chapter's material on intentional transition planning for work-based friendships, which speaks



directly to your Work-Friend Risk sub-score of 60% and your Q33 response of 4/10. Use this chapter to think carefully about the specific two or three workplace relationships worth protecting, and how to protect them.



With your Work-Friend Risk sub-score at 60% and your Q33 response of 4/10 -- signaling real uncertainty about staying connected to coworkers after retirement -- this exercise targets the one genuine vulnerability inside an otherwise outstanding social profile.

>> YOUR SOCIAL FIELD GUIDE EXERCISE

Which of your current friendships exist primarily because of work -- shared proximity, regular meetings, professional context? What would it take to maintain even one of them after you retire, intentionally and independently of the workplace?

Handwriting lines for the exercise.

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



What Your Scores Reveal

| | | |
|---------------------------|--|-----|
| Organization Skills | | 68% |
| Routine Preference | | 80% |
| Work Structure Dependency | | 65% |
| Unstructured Time Comfort | | 65% |
| Retirement Planning | | 60% |

What This Means for Your Retirement

Your Everyday Life score of 67 out of 100 is your second-lowest dimension, and it is the one that will have the most immediate practical impact when retirement arrives. The strengths inside this score are real: your Organization Skills sub-score is at 68% and your Routine Preference is at 80%, which together tell a story of someone who functions well with structure and who genuinely values the rhythm of an ordered day. You are not someone who recoils from planning or who prefers chaos -- you like things to run well, and you have the organizational instincts to make them run well.

What is less developed is your relationship to structure that you create for yourself rather than inherit from work. Your Work Structure Dependency sub-score sits at 65%, your Unstructured Time Comfort at 65%, and your Retirement Planning sub-score at 60% -- the lowest in this dimension. These three scores, read together, describe a specific and common tension: you are good at operating within structure, but you have not yet fully tested your ability to generate it from the inside. With retirement arriving within one to two years, the window to experiment with self-generated structure is not after you leave work -- it is right now, while work is still providing a safety net for the days when your own routines do not quite hold.

There is an important cross-dimensional connection here. Your Activities Exploration Mindset of 53% and Hobby Breadth of 65% mean that your activity portfolio is not yet rich enough to fill the structural role that work currently plays. Structure and activity are not separate problems -- they are the same problem approached from different angles. If you are building daily routines for retirement, you need things to put in them; if you are exploring new activities, you need a framework that makes them regular rather than occasional. Wang (2007) found that retirees without intentional daily structure experience significantly higher psychological distress in the first year -- and that finding is not about rigidity, it is about the fact that human beings function better when their days have shape. Your Routine Preference of 80% confirms you already know this about yourself. The practical work right now is building two or three non-work anchors that can hold your week -- a standing commitment, a creative practice, a social rhythm -- so that when work's scaffolding falls away, your own structure is already load-bearing. Bring your Retirement Planning sub-score of 60% into your next advisor conversation specifically: the question of what your week looks like is as important as the question of what your finances look like, and your advisor can help you think through both together.



Your Field Guide Starting Point

In the Everyday Life chapter of the Field Guide, your solid Routine Preference and Organization Skills scores mean you are not starting from zero -- you have the instincts and the appreciation for structure already in place. Your entry point is the chapter's material on self-generated routine and unstructured time management, which speaks directly to your developing scores in Work Structure Dependency, Unstructured Time Comfort, and Retirement Planning. The exercises in this chapter that ask you to design your own week -- not describe your ideal week, but actually plan it -- will be most productive given where you are.



Your Retirement Planning sub-score of 60% -- the lowest in this dimension -- combined with your Work Structure Dependency and Unstructured Time Comfort both at 65%, points to a clear need: you need to name honestly what you are most afraid of losing when work's structure disappears, so you can begin replacing it before retirement arrives.

>> 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.

Handwriting lines for the exercise.

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

Begin Activity Exploration Before You Leave Work

Your Activities score of 64 out of 100 is your lowest dimension, driven specifically by your Exploration Mindset sub-score of 53% and your Hobby Breadth at 65% -- both in the developing range. Your response to Q28, where you indicated 3 out of 10 for trying new activities in the last two years, confirms that experimentation has not been a recent habit. With retirement one to two years away, this is the priority action with the highest immediate leverage: identify one genuinely new activity -- not something adjacent to what you already do, but something unfamiliar -- and try it within the next 30 days in a low-stakes, low-commitment way. You do not need to fall in love with it. You need to practice the habit of trying, so that when retirement arrives, exploration is already a familiar muscle. Your physical health is strong (Physical Limitations at 100%), which means the options are genuinely wide. Consider creative pursuits, community-based classes, mentoring relationships, or civic involvement -- anything that introduces novelty and social connection simultaneously.

2

Design Your Post-Retirement Week in Writing Before You Retire

Your Everyday Life Retirement Planning sub-score of 60% is the lowest sub-score in that dimension, and when paired with Work Structure Dependency at 65% and Unstructured Time Comfort at 65%, it points to a clear and time-sensitive gap: you have not yet mapped out what your week actually looks like without work's framework. This is not a financial planning exercise -- it is a daily architecture exercise. Before you leave your job, write out a realistic Monday through Friday for your first month of retirement: what anchors each morning, what you do in the middle of the day, how you maintain social connection on a Tuesday afternoon. The goal is not perfection; it is intentionality. Your Routine Preference sub-score of 80% tells you that you will thrive when your days have shape -- the work now is creating that shape yourself rather than waiting for it to appear. Bring this written week to a conversation with your advisor, who can help you identify where the financial and lifestyle dimensions of your plan reinforce each other.

3

Identify Two Concrete Contribution Channels for Your First Year

Your Purpose Contribution & Service sub-score of 60% and your Q2 response of 3/10 on recent volunteer engagement are developing signals that deserve targeted action now, not after retirement begins. You have exceptional internal purpose resources -- Family Meaning at 100%, Growth Orientation at 100%, Sense of Accomplishment at 90% -- but those internal resources need outward channels to remain active and generative. Before retirement arrives, identify two specific ways you could contribute regularly: one that connects to your existing skills or career experience (mentoring, advising, teaching), and one that is entirely new and community-based. You do not need to commit fully right now; you need to research, visit, and try. Your Growth Orientation of 100% means passive contribution will not satisfy you for long -- you will want to be learning and developing even as you give. Use your next advisor meeting to make this part of your transition plan, alongside the financial milestones.



Your Greatest Strength

Your Social dimension score of 90 out of 100 is not just your highest score -- it is one of the most complete social profiles the PHASE assessment can reveal. Four of your five Social sub-scores are in the strong range, and three of them sit at 100%: Network Size, Friendship Quality, and Social Engagement. Your Social Satisfaction sub-score rounds this out at 93%. What these scores describe, in human terms, is a woman who has invested meaningfully in relationships over a lifetime and who now holds those investments as genuine wealth. Your network is large, and the connections within it are real -- not superficial, not circumstantial, but characterized by depth and mutual knowing. You are actively engaged in your social world right now, not drifting through it, and you feel genuinely satisfied by the connections you have. This matters profoundly as retirement approaches. Research consistently shows that the quality of our close relationships -- not our finances, not our hobbies, not our health status -- is the strongest predictor of wellbeing in later life. You are entering retirement with that foundation firmly in place. Carry it forward with the same intentionality that built it.

A Personal Note

... you are entering one of the most significant transitions of your life with more genuine readiness than you may give yourself credit for -- a rich social world, strong health, and a clear sense of who you are. The work ahead is not about finding yourself; it is about building the practical architecture -- new activities, self-generated structure, outward contribution -- that will allow everything you already are to thrive. Bring this report to your advisor and let it start a real conversation about what your first year of retirement looks and feels like, day by day.



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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