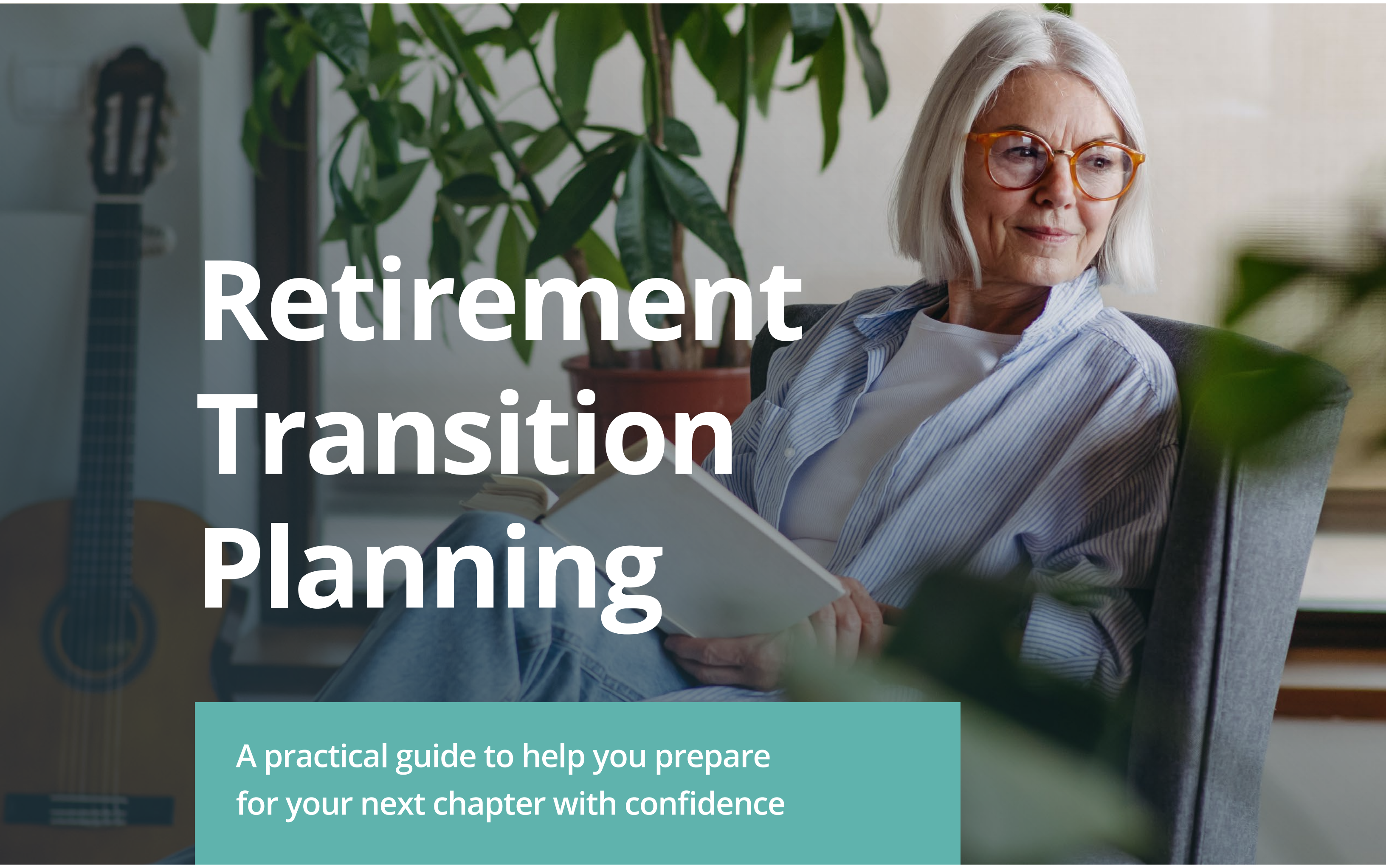


Retirement Transition Planning

A practical guide to help you prepare for your next chapter with confidence

Retirement is one of life's biggest transitions. While financial planning gets a lot of attention, a truly successful retirement takes more than numbers. This guide is designed to help you think through the personal side of retirement, including how to stay active, connected, and focused. It covers:

- Awareness & Emotional Readiness
- Finding Purpose & Encore Opportunities
- Focusing on Connection
- Creating Structure That Works for You
- Integrating Financial & Life Planning

Awareness & Emotional Readiness

All major life changes come with emotional shifts. Feeling uncertain is normal, especially when leaving behind a long-standing routine. Recognizing this early can help you move forward more comfortably.

PROMPTS:

- What are you most looking forward to in retirement?
- What parts of your current routine or identity will be hardest to leave behind?
- When have you navigated a big change in the past? What helped you adjust?

Finding Purpose & Encore Opportunities

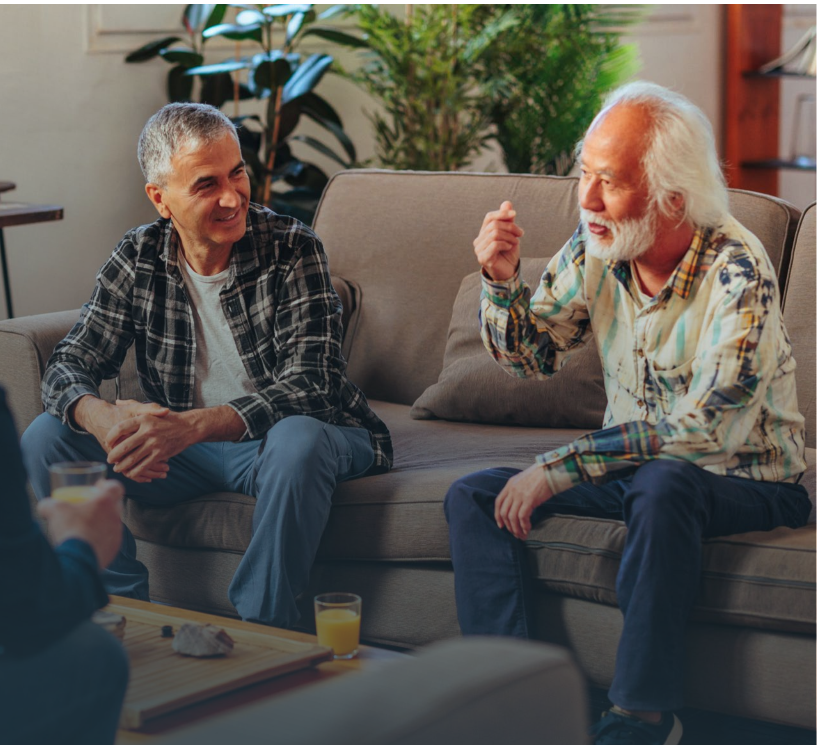
As a generation of hard workers, many people tie their identity to a job title or productivity. But it's important to remember: your career is part of you, not all of you. Retirement may close one chapter, but it creates space for what comes next. The key is staying engaged in ways that feel meaningful and satisfying to you.

PROMPTS:

- What activities make you feel fulfilled?
- What strengths or skills do you enjoy sharing?
- How would you like to answer, "What do you do?"

Focusing on Connection

Leaving the workplace often means leaving behind regular interaction. Staying socially connected supports both mental and physical health.



PROMPTS:

- Who are the people you want to stay in regular contact with?
- Are there local clubs, faith groups, or social activities you could join?

SIMPLE WAYS TO STAY CONNECTED

- Reconnect with friends or former coworkers
- Join community clubs, classes, or groups
- Set regular check-ins with family or neighbors
- Volunteer or mentor in your community

Creating Structure That Works for You

Without the rhythm of a traditional workweek, some people are left adrift. A little planning goes a long way toward maintaining motivation and balance.

PROMPTS:

- Do you prefer a fixed routine or a flexible one?
- What makes a week feel productive and enjoyable to you?

Why Activity Balance Matters:

Retirement is about more than staying busy; it's about spending time in ways that support your physical, mental, and emotional well-being. By including a variety of activity types, you create a weekly rhythm that feels both productive and sustainable.

Move

Keeps your body healthy and boosts mood

Examples: walking, swimming, stretching, gardening

Learn

Keeps your mind sharp and curious

Examples: read, take a class, listen to a podcast

Connect

Strengthens relationships and reduces isolation

Examples: meet a friend, join a club, family time

Rest

Gives you time to recharge

Examples: unplug, nap, watch a favorite show

Contribute

Provides purpose and helps others

Examples: volunteer, mentor, help a neighbor

YOUR WEEKLY PLANNER

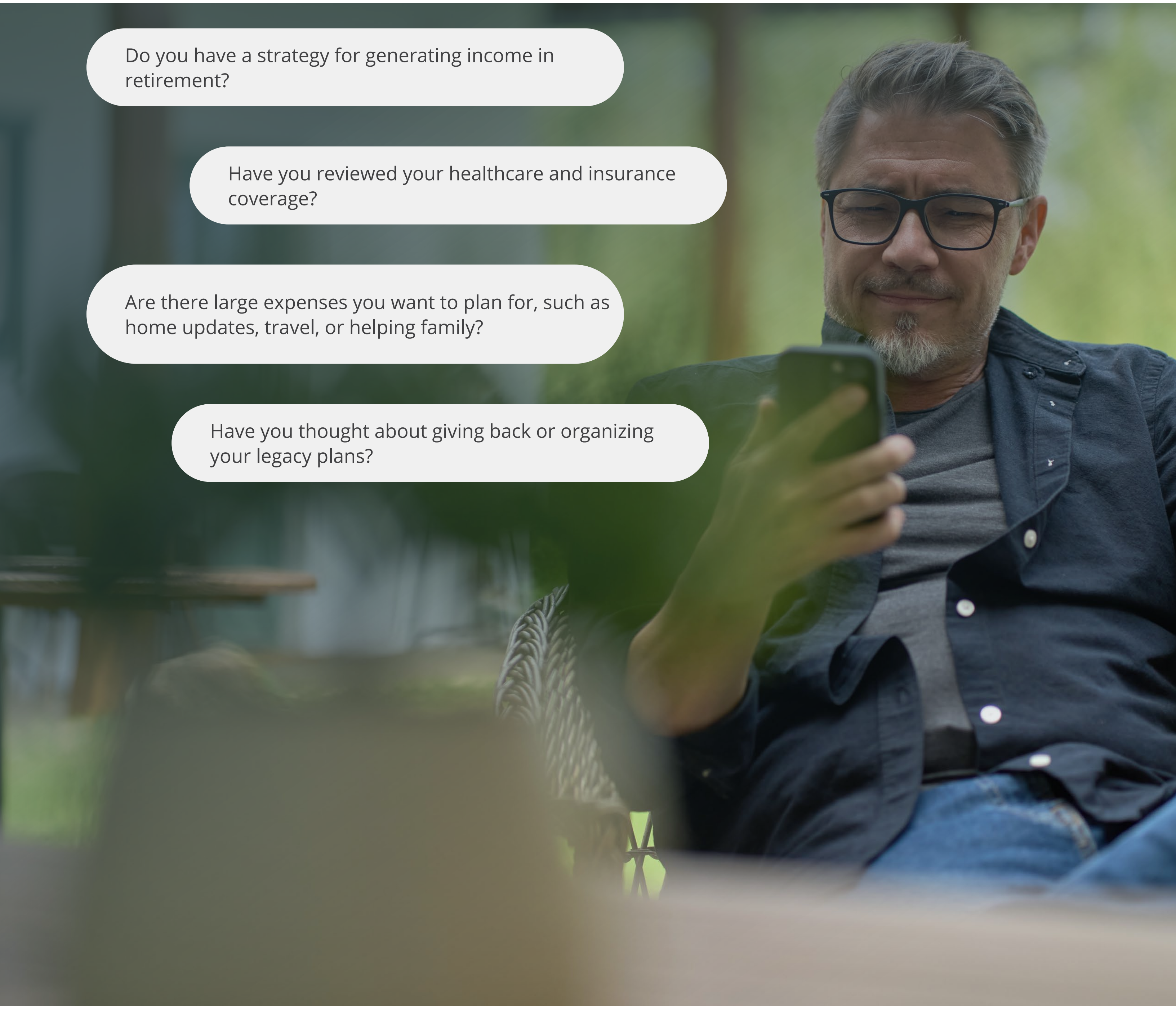
	Move	Learn	Connect	Rest	Contribute
Monday					
Tuesday					
Wednesday					
Thursday					
Friday					
Saturday					
Sunday					

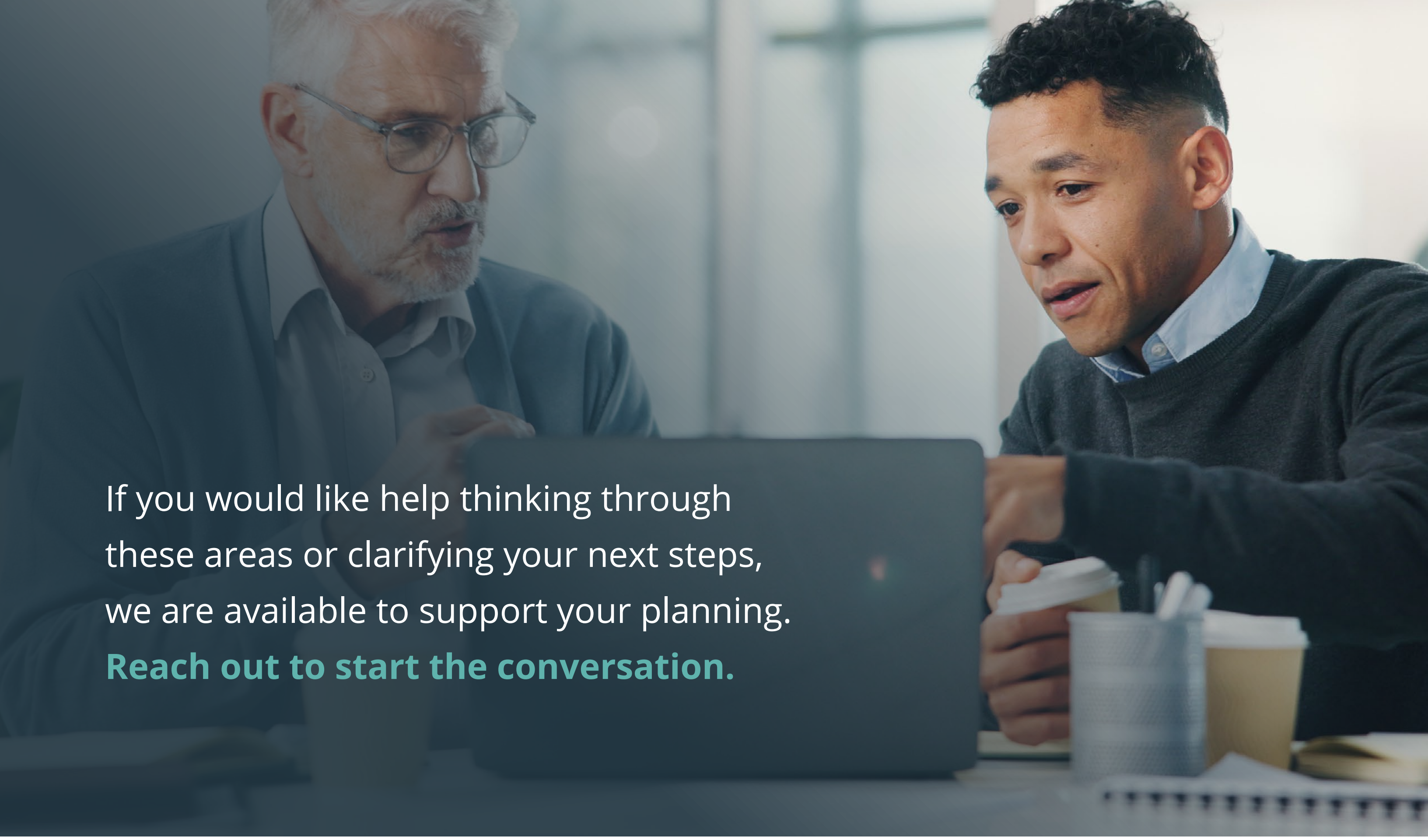
Integrating Financial & Life Planning

A strong transition plan connects your financial resources with the way you want to live. From travel and hobbies to housing and healthcare, it helps to think through how your priorities align with your financial decisions.

QUESTIONS TO CONSIDER:

- Do you have a strategy for generating income in retirement?
- Have you reviewed your healthcare and insurance coverage?
- Are there large expenses you want to plan for, such as home updates, travel, or helping family?
- Have you thought about giving back or organizing your legacy plans?





ESL Investment Services

Employer-Sponsored Retirement Plans Team

ESL Investment Services
225 Chestnut St.
Rochester, NY 14604

585.339.4343
retirementplans@is.esl.org
www.esl.org/wealth/investment-services

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products may be offered through LPL or its licensed affiliates or ESL Investment Services, LLC. ESL Investment Services, LLC, member FINRA/SIPC, provides referrals to LPL and its affiliates. Neither ESL Investment Services, LLC, a subsidiary of ESL Federal Credit Union, nor ESL Federal Credit Union are affiliated with LPL or its affiliates. ESL Federal Credit Union **is not** registered as a broker-dealer or investment advisor. Products and services are offered through LPL or its affiliates by LPL registered representatives doing business as ESL Investment Services. Representatives are dually registered with ESL Investment Services, LLC and LPL, and may also be employees of ESL Federal Credit Union. Securities and insurance offered through LPL or its affiliates are:

NOT INSURED BY NCUA OR ANY OTHER GOVERNMENT AGENCY	NOT CREDIT UNION GUARANTEED	NOT CREDIT UNION DEPOSITS OR OBLIGATIONS	MAY LOSE VALUE

This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal, or investment advice. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own separate from this educational material.