BETTER*LIVED*

Are you ready for life after work?

The 21-Question Better*Lived* Check

A short check of how well your plans may hold up in real life

This is not a test of whether you are "good at retirement".

It is a quick way to see what is clear, what needs attention and where you may need more information.

How to respond

- Questions 1 and 2 focus on your situation.
- For Questions 3–19, choose a score from 1 to 7 based on what is true now.
- Questions 20 and 21 ask what matters most to you.
- There is no pass or fail mark. Look for patterns, especially low scores in areas that could seriously affect your life.

1 = not true or not ready • 4 = partly true or partly ready • 7 = fully true or well prepared

The age ranges overlap on purpose. People may reach a stage earlier or later or relate to more than one stage.

Start with your situation

01 LIFE STAGE

Which Better*Lived* life stage best describes where you are now?

Why this matters Age is only a guide. Choose the stage that best matches your life now.

- ○ Repositioning Years, about age 45–60
- ○ Retirement Transition, about age 55–70
- ○ Established Retirement, about age 65–78
- ○ Retirement Seniors, about age 72–88
- ○ Senior Elders, about age 82+
- ○ None of these describes me well

02 WORK

Which option best describes your work situation now?

Why this matters Work affects your income, daily routine, sense of self, time and choices.

- ○ Working full-time
- ○ Working part-time or flexibly
- ○ Planning to leave work within five years
- ○ Recently left paid work
- ○ Established in retirement
- ○ Working again after retirement
- ○ Not working at present for another reason

Your reality, say and priorities

03 YOUR REALITY

The picture of what my daily life would look like if I left work now includes the following four activities and engagements.

Why this matters A retirement date is not a plan for daily life. Your routine, duties and limits determine your life after work.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready — Fully true / well prepared

04 YOUR SAY

I have thought about and am comfortable with the say that I have and want in the decisions that will shape my next stage of life.

Why this matters You may not control everything, but readiness includes knowing where you still have choices and influence.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready — Fully true / well prepared

05 PRIORITIES

I have clarified the things that matter most to me in the next stage of my life, and I have included three of them here.

Why this matters Clear priorities help you use your time, money and energy for what matters most.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready — Fully true / well prepared

06 PURPOSE

If I stopped working tomorrow, I would have varied and engaging reasons to get up each morning.

Why this matters Work often provides purpose, structure and a sense of being useful. Those needs do not disappear when work ends.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready — Fully true / well prepared

07 TIME

I can picture a satisfying life-after-work week with enough routine, activity, rest and variety.

Why this matters Free time may feel good at first, but days can slowly lose direction without some routine.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready Fully true / well prepared

The main areas of your life

08 RELATIONSHIPS

The people closest to me and I have broadly similar expectations about life after work.

Why this matters Different expectations about time, money, family and personal space can cause tension later.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready — Fully true / well prepared

09 CONNECTION

Should work disappear tomorrow, I would have an established and meaningful social life, with regular contact and activities.

Why this matters Work friendships may fade. Readiness means having real connection outside work.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready — Fully true / well prepared

10 HEALTH

While compiling my plans, I considered what I would do if my health, energy or ability to move around changed.

Why this matters Health changes can affect your daily life, home, income and independence at the same time.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready — Fully true / well prepared

11 HOME

I have evaluated my circumstances, and my home and area could still meet my needs if walking, driving or managing daily tasks became harder.

Why this matters A suitable home supports safety, independence, access to services and contact with others.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready — Fully true / well prepared

Money, strength and protection

12 MONEY

I have thought about and put concrete plans in place to manage the financial aspects of life after work.

Why this matters Moving from a salary to other sources of income can be one of the biggest adjustments in later life. Planning for spending, income, healthcare costs, inflation and unexpected expenses can help reduce financial stress and support greater independence.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready — Fully true / well prepared

13 MONEY UNDER PRESSURE

I have thought about how I would respond if a major financial, health, family, or lifestyle challenge affected my plans for later life.

Why this matters Preparation is not only about money. The ability to adapt, seek support, solve problems, and adjust plans can be just as important when life takes an unexpected turn.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready — Fully true / well prepared

14 IMPORTANT INFORMATION

If something happened to me tomorrow, someone I trust could quickly find and manage my important affairs.

Why this matters Readiness is tested by whether another person can find the right information and act when needed.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready — Fully true / well prepared

15 PROTECTION

I have a trusted person and a clear process to help me manage major financial decisions, high-pressure sales approaches, or situations that make me uncomfortable.

Why this matters Important decisions are not always made under ideal circumstances. Having a trusted soundingboard and a decision-making process can help reduce the risk of rushed decisions, scams, undue influence, and costly mistakes.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready — Fully true / well prepared

16 FAMILY

I have discussed and thought through how much financial support I can realistically provide to others without compromising my own future needs.

Why this matters Supporting family members can be meaningful and rewarding, but it can also place pressure on long-term financial security. Clear expectations and realistic boundaries can help protect relationships and financial wellbeing.

Your score ○ 1 ○ 2 ○ 3 ○ 4 ○ 5 ○ 6 ○ 7

Not true / not ready — Fully true / well prepared

Learning, support and change

17 LEARNING AND HELPING

I can clearly see how I will stay active, useful or involved in the years ahead.

Why this matters Meaningful activity supports purpose and connection, but should fit your interests and energy.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready — Fully true / well prepared

18 HELP AND SUPPORT

If I needed help tomorrow, I know who I would trust and what support I would accept.

Why this matters Talking about support before a crisis gives you more choice and protects your wishes.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready — Fully true / well prepared

19 CHANGING PLANS

My plans would still work reasonably well if life did not turn out as expected.

Why this matters A useful plan can adjust when health, relationships, money or living needs change.

Your score ○1 ○2 ○3 ○4 ○5 ○6 ○7

Not true / not ready — Fully true / well prepared

What matters next

20 WHAT MATTERS NEXT

Which areas would you most like BetterLived to help you explore? Choose up to three.

Why this matters Your choices help us show you information and support that may be useful to you.

- ☐ Purpose and use of time
- ☐ Relationships, family and social life
- ☐ Health, energy and care
- ☐ Home, location and daily support
- ☐ Money, income and financial strength
- ☐ Work, contribution and learning
- ☐ Important information and personal protection
- ☐ My life stage and next decisions

21 WHAT IS ON YOUR MIND

What major unresolved issues are on your mind at present?

Why this matters Examples include children still living at home, serious health or medical issues, caring for someone, debt, housing, relationship changes, uncertainty about work, the loss of someone close, or anything else you want to mention.

_____

_____

_____

BetterLived can link your priorities to useful information, workshops, guided discussions and practical checks.

Find truth. Enable agency. Nurture stewardship.

YOUR OVERALL READINESS SCORE

Step 1: Add the scores you circled for Questions 3–19. There are 17 scores altogether.
Step 2: Divide the total by 17.
Step 3: Round your answer to the nearest whole number. Mark that number on the scale below.

Your total: _____ ÷ 17 = _____ Your readiness score (rounded): _____ / 7

1	2	3	4	5	6	7

1 — Not ready; actively resisting or avoiding retirement
4 — Mixed readiness; important uncertainties remain
7 — Ready and eager to retire

Your result should start a conversation, not give you a label.