

How to Squeeze All the Juice Out of Retirement —Summary

Credit: Dr. Riley Moynes, TED Talks (TEDxSurrey, February 2022) Source: https://www.ted.com/talks/riley_moynes_how_to_squeeze_all_the_juice_out_of_retirement

Use in WhyzMen: "Read deeper" reference. WhyzMen already uses Moynes' Four Phases framework in a big way — this summary gives participants the source in his own structure, and gives facilitators the stories and language behind the framework.

Framing

Moynes — a former educator and financial-services executive who retired "successfully" on paper — found the actual experience disorienting and went looking for a roadmap. Finding little practical help, he interviewed dozens of retirees and distilled their experience into four phases. His core claim: everyone gets Phases 1 and 2; Phases 3 and 4 are a choice, and not everyone breaks through — but those who reach Phase 4 are among the happiest people he has ever met.

The Four Phases

1. **The Vacation Phase.** The retirement we dream about: no routine, no alarm clock, do what you want when you want. It typically lasts about a year — then the novelty wears off, we start to miss our routine, and a nagging question surfaces: *Is this all there is?*
2. **Loss and Feeling Lost.** Moynes says Phase 2 feels "like being hit by a bus." We lose **the Big Five** — all at once: **routine, identity, relationships, sense of purpose, and power**. This is also where retirees come face to face with **the three D's: divorce, depression, and decline** (both physical and mental). It's the low point of the journey, and the push that drives people to ask what comes next.
3. **Trial and Error.** The phase of experimentation, organized around the question: *How can I make my life meaningful again? How can I contribute?* Moynes is candid about his own misfires — condo board service,

considering law school, studying dispute resolution, writing a memoir — and warns that disappointment and failure are part of this phase. The temptation is to slide back into Phase 2; the answer is to keep trying things.

4. **Reinvent and Rewire.** The breakthrough phase, organized around a bigger question: *What's my mission?* It almost always involves **service to others** — which, Moynes argues, is how the Big Five losses of Phase 2 get recovered. His example: his friend Bill, a retired teacher who launched volunteer-taught programs for fellow seniors — nine programs and 200 participants in year one, growing to over 90 programs and 2,100+ registrations within three years. Everyone involved — teachers and learners alike — is "squeezing the juice."

His Closing Advice

"Enjoy your vacation in phase one. Be prepared for the losses in phase two. Experiment and try as many different things as you can in phase three. And squeeze all the juice out of retirement in phase four."

Notes for WhyzMen Use

- Phase 2's Big Five losses align directly with the "what you will lose when you retire" material already in the project (see the Humans vs Retirement loss framework and the Container/Charter loss map).
- Phase 4's "service to others" is the natural bridge to WhyzMen's discipleship and significance-over-success arc — Moynes arrives by observation where WhyzMen arrives by design.
- The talk is ~12 minutes and free on TED.com — assignable as pre-session viewing alongside this summary.