

| Table 1: Downward Arrow and Decision Balance Example | | | | |
|--|--|---|---|--|
| | Tell me how retiring will benefit your life. | Tell me how retiring will hurt your life. | Tell me how continuing work will benefit your life. | Tell me how continuing work will hurt your life. |
| | I will be free to do what I want. | I will miss the work. | I will keep a steady paycheck. | I will not have as much time with my grandkids. |
| What does this mean to me? | ↓ | ↓ | ↓ | ↓ |
| | Not being tied down by work. | I love helping people. | I will always be able to save. | I may miss them growing up. |
| What does this mean to me? | ↓ | ↓ | ↓ | ↓ |
| | I can travel the world. | It's who I am. | I will never be broke. | It's important to be a part of their lives. |
| What does this mean to me? | ↓ | ↓ | ↓ | ↓ |
| | I am free of worry and at peace. | I value helping others. | I will always feel comfortable. | I am being the grandfather I want to be. |