

## **Psychology and Preparation Programs for Retirement**

Larissa Carla Silva Pinto<sup>1</sup>, Shyrllleen Christieny Assunção Alves<sup>1</sup>

Centro Universitário do Leste de Minas Gerais – UNILESTE

---

**ABSTRACT:** The work is directly linked to the identity of the subject. The dramatic break with his professional career at retirement generates psychosocial impacts on the workers lives. They need support to restructure for this new phase. This paper seeks to identify the role of psychologists in preparation programs for retirement – PPR's. The empirical study through field research was conducted according to the focus of descriptive qualitative research. Participated in this study eleven psychologists of human resources working in the medium and large organizations of the Steel Valley region - MG. Data were obtained through semi-structured interviews. The results showed the limited role of psychologists in the PPRs and the lack of participation from companies, in relation to the number of workers who are retiring.

**Keywords:** PPR's. Retirement. Psychology. Worker.

---

### **I. Introduction**

The Retirement Preparation Program began in Brazil in the late 1980. Although there is no specific legislation on the PPR is provided by Law n.º10.741 October 1, 2003, called the Elderly in his art. 28, item II, in which the government will create and foster programs, "preparing workers for retirement, with at least one (1) year, through encouraging new social projects, according to their interests, and clarification on social rights and citizenship ". The National Policy for the Elderly, Chapter IV, in its art. 10, section IV, letter C, points out that the government should "create and encourage the maintenance of preparation programs for retirement in the public and private sectors with a minimum of two years before the expulsion."

Most labor organizations have not yet adopted this proposal for intervention, despite the extension of life expectancy in the country which consequently increased the number of retirees in society and psychosocial impacts caused by the drastic break with the job. Retirement is characterized, for the most part, by the absence of a project for this new phase approaching generating the loss of the meaning of life and social death (RODRIGUES et al, 2005).

Retirement is a phase that favors changes in an individual's life and may result in a threat to their psychological balance and your personal identity. Therefore, it is necessary that governmental and non-governmental bodies encourage the establishment of programs reflection, through public and private organizations of all kinds (RODRIGUES et al, 2005).

Thus, psychology as a science and profession, consequently, psychologists are considered essential for the development of the PPR's, especially in the psychosocial dimension, in carrying out activities that provide the future retired conditions to restructure this new phase of life.

Therefore, this study aimed to identify the role of psychologists in the PPR's, describe the psychosocial implications of retirement and verify existing programs in the medium and large organizations Steel-MG Valley region.

### **II. Psychosocial Implications Arising of Retirement**

According to data from the Brazilian Institute of Geography and Statistics (IBGE), the elderly population grows at an accelerated rate in recent years. In 2008, for every 100 children 0-14 years of age there were 24.7 elderly 65 years of age. It is estimated that, in 2050, for each child 0-14 years old there will be 172.7 elderly. This projection allows a reflection on the implications of the closure of the professional career today.

Romanini, Xavier and Kovaleski (2004) discuss the lives of people who retire through significant changes and, indeed, this period is a result of how your life was organized, the meaning given to work and the links established with society. Each person names the professional life according to their needs, motivations and aspirations. Thus, retirement is the time of restructuring of personal identity and establishing new benchmarks.

The work for each individual acquires a sense related to the ongoing process of socialization from the historical socio constituting their professional identity. The work has an important role in building the social being, since man is social product as well as produces the social. However, the individual to retire suffers subjective implications on their professional identity, arising from changes in your routine while away from work. These changes undermine not only the physical and psychological aspects but also psychosocial aspects, such as loss of social worker role; removal of co-workers; lower purchasing power as a result of decreased earnings; among other factors (ANTUNES, 2005).

From this perspective, Zanelli, Silva and Soares (2010) argue that people have a significant time in your life story in professional qualification to enter the labor market.

However, after many years dedicated to professional life comes the time of retirement. Stopping the individual's work rate for retirement provides a concrete and real change. To move away from the routine of formal work, there is a breakdown of customs and habits, which can result in pain and anguish

In this context, the individual may feel discarded without plans for the future, resulting in most people difficult to accept retirement due to changes in routine and possible psychosocial implications (ZANELLI, 2007).

Most often, employees feel insecure and threatened to request retirement for fear of losing rights and benefits acquired over the years, mainly due to lack of information about the retirement process (MAGALHÃES and CARVALHO, 2009 ). One of the justifications for these impacts, are due to relation of the work meaning in one's life, to be considered a structural aspect of human existence. Thus, wage labor allows the man to defining their identity and sense of life, and enable their self-esteem, autonomy, economic survival and social (ZANELLI, SILVA and SOARES, 2010).

To Zanelli, Silva and Soares (2010) there is an idealization by workers that personal fulfillment will come after retirement, but to reach this point, they encounter a different reality, and many are frustrated because they feel unable to drive with quality of their lives without a professional occupation. It is noticed that the closer relations with the job, the greater the difficulty with his break because of the direct relationship between work and identity of the man to occupy an important role in his professional life, by which people are often recognized.

In capitalist society we live in, the retired often tends to be compared with negative values, as useless, old and incapable. Pre-retired, which are now unsafe in this life transition, faces the stigma associated with retirement and can hardly avoid the physical impacts, social or psychological resulting from this transitional period (SOARES and COSTA, 2009).

This retirement transition becomes latent loss of professional identity, derived from the termination of the employment life cycle. Therefore, the practice of planning is a must in the period leading up to retirement in order to assist the workers to organize themselves to occupy the free time, if you enter into new groups and carry out activities aimed to the period worked, but could not reconcile, for example, participate in philanthropic organizations. It is considered this time of transition as a new scenario opportunities for personal development are possible when the sources of pleasure discoveries (ZANELLI, SILVA and SOARES, 2010).

Rodrigues et al. (2005) states that when this planning does not happen, it is possible to trigger low self-confidence, financial worries and health, which causes imbalances both retired as structuring your family.

Thus, the involvement of retired future family right now is beneficial to provide support in their choices that will define the course of this new phase.

It is noteworthy that when it builds lifelong other sources of appreciation and recognition, the loss of the professional role will be lived in a less traumatic way; hence the person will have greater ease in finding other means to re-establish their professional identity. However, the sharp break with the routine work can enhance the imbalances in the spaces of personal life, and indicated that planning precedes retirement so that the link is cut gradually (ZANELLI, SILVA and SOARES, 2010).

In this context, ending a formal career involves choosing alternatives. It is inevitable to think of second career in self-employment in philanthropic work, in leisure activities, in the care of family and / or other activities. The challenge is to discover and incorporate new activities and meaning to life (ZANELLI, 2000). The ideal would be if this discovery happened constantly throughout life, because there is always a possibility to a second chance career.

So retirement should be seen not as the end but the beginning in which the identity undergoes restructuring with the new reality in which the subject is to seek to carry out other activities, establish new affective ties and create new projects for the future (COSTA and SOARES, 2009).

In this context, it is for professionals responsible for the shutdown of workers, especially psychologists, find ways to provide better experience this transition in order to avoid major impacts.

New and Leaf (2010) claim that the changes require a period of time to adapt, it is important to offer the development of a preparation program for the well-structured retirement, to provide reflection and reorientation of the people who are experiencing this phase transition. The realization of these programs makes a joyful choice, coupled with new opportunities and making new plans and old dreams a natural dynamics (LOPES, 2010).

### **III. Preparation of Programs for Retirement – PPR's**

The Preparation Program for Retirement emerged in the 1950s in the US and in the late 1980s in Brazil. Initially, these programs were informative, and currently have the purpose of directing participants to the awareness through effective and transformational learning.

The Preparation Program for Retirement emerged in the 1950s in the US and in the late 1980s in Brazil. Initially, these programs were informative, and currently have the purpose of directing participants to the awareness through effective and transformational learning. Thus, in Brazil a small number of workers retiring participate in orientation programs or preparing for retirement (ZANELLI, Silva and Soares, 2010).

Some countries recognize and value the older workforce to consider how refreshed, motivated and skilled compared to younger professionals. According to Lopes (2010) people who wish to unconditionally retirement require monitoring in order to avoid creating unrealistic expectations. However, regardless of the importance attached by the group, the reality is that both the population and the organizations do not have the necessary preparation to provide conditions that favor the construction of life projects for the new stage to come.

Netto and Netto [s / d] and Muniz (1997) share the view that it is up to companies to offer these projects to its employees through ongoing preparation activities for retirement covering physical, psychological, social, administrative factors, among others. It is believed that this investment is advantageous for organizations when considering a way to create a healthy environment in compliance job with the personal and professional fulfillment of these employees, as well as strengthening relations with its contractors and increase the ability to attract and retain talent.

Zanelli, Silva and Soares (2010) point out that the development of these programs requires a professional advisor who has technical and interpersonal skills to help the mentees. This should act as a facilitator of the retirement process through reflections along with workers, identification of produced needs and expectations, as well as acting in these motivations at retirement. It is expected that the links established in the group of participants to produce a favorable environment on the mutual aid process.

France (2002) suggests that subjects in these programs are treated as analysis of financial situations, providing a discussion of wages, debts, and investments and how to maintain the standard of living after retirement. It emphasizes the importance of financial security in order to ensure basic survival, to facilitate the realization of projects and dreams.

Netto and Netto [s / d] emphasize the importance of the Retirement Preparation Program is a way to strengthen ties between the organization and its employees. It is believed that part of the mission and organizational culture knowledge is lost with the shutdown of an employee who retires; however, this transition happen in a well structured way, the employee will leave part of your recorded knowledge with other employees who continue to act in your industry.

The development of PPAs occurs through the contribution of various areas of knowledge that promote its effectiveness. Zanelli, Silva and Soares (2010) claim that psychology was highlighted in these programs to study and understand the various aspects of retirement process and the possibilities for providing strategies for achieving improved quality of life.

The ideal would be if such programs had beginning when the individual would enter the labor market. You need not be a formal program, but could be inserted in the educational context in schools, universities, and at the time of employment in the companies as part of introductory training (FRANCE 2002).

#### **IV. The contributions of psychology in the PPR's**

The practice of Preparation for Retirement Programs started facing health promotion, investments and use of time. Its development happened in a short period. Currently, some organizations realize the PPR's lasting two to five years before retirement, with a focus on education, productivity and work (SOARES and COSTA, 2009).

These programs are made up of a multidisciplinary team. Zanelli (2000) points out the importance of qualified professionals who will lead the program to understand, beyond their specific field of knowledge, concepts such as culture, professional role, identity, Retirement meanings, among others. Proper identification of the needs of people who make up the group provide data to structure the activities of the planning of the PPR's. It is noteworthy that a crucial factor in the success of these programs is the monitoring of workers up to five years after leaving the company (FRANCE and SOARES, 2009).

The role of psychology in the PPR's aims to assist in the implementation of policies that promote the care of needs related to quality of life. Within a perspective as researchers and builders of new knowledge about the retirement process which, in turn, can be a peculiar form of suffering. As a Human Resource professional, the psychologist helps the company to create work conditions and strategies aimed at promoting the quality of life of workers (RODRIGUES et al., 2005).

For such programs to happen, it is essential the support of top organizations by offering material and human conditions that meet the necessary absence of pre-retirees during working hours. Thus, the team of professionals who will lead the program will be integrated in order to maintain its unity.

We emphasize the importance of including family members in the preparation of programs to provide knowledge of the objectives so that they can effectively contribute to this new phase of life (ZANELLI, 2000).

Concurrently with the anxieties generated by retirement, there is the difficulty of aging acceptance as a result of various taboos around the subject age. Usually, the stage of life where people can take a prominent

position within an organization coincides with the period in which the physical changes of aging are more evident. From this, many people tend to overestimate the power and leadership in order to replace the attractiveness and youth for social position in the labor market. Retirement and old age become intertwined and the many confused as the same phenomenon (ROMANINI, XAVIER and KOVALESKI, 2004).

From this perspective, these professionals are important in the development of the PPAs, since they aim not only treat the "symptoms" that arise from unsuccessful retirement process, but act in a preventive manner taking into account the subjectivity of each individual, because each one will reach the time of retirement in his time (SOARES and COSTA, 2009).

The role of psychology is amplified when dealing with not only professional reorientation for the moment of post-retirement, as well as discussing issues related to aging so you can provide reflection and hence the transformation of the idea that being old is being useless and incapable.

The PPR's contribute to the welfare of future retirees since emphasize the positives and nurture reflection on the negative aspects of transition and provide a discussion of alternatives for dealing with them (FRANCE and SOARES, 2009). Thus, the psychologist will provide self-knowledge and provide participants to identify their qualities and skills and to facilitate the process of choosing to future retirees so they can occupy their free time with activities that generate pleasure (NOBI and FURIATI, 2010).

Zanelli, Silva and Soares (2010) emphasize that the pre-retirement is a good time for reflection and analysis of issues related to their own identity, expectations and priorities for the future. So psychology must act in a preventive way by tackling the psychological aspects of career development (COAST and SOARES, 2009).

Costa and Soares (2010) argue that the field of psychology that has most involved in the group guidance for retirement is the Career Guidance. Professionals with such training have prepared for the operation of monitoring along the subject's career. Psychology does not understand the few existing programs as the only form of intervention. The preparation for this new phase of life must be considered and worked throughout his career, seeking to allow the consideration of the forward planning, thus ensuring the transition in a healthy way.

France and Soares (2009) discuss that companies should offer a system that ensures the well-being of older and those who are retiring workers, without neglecting the encouragement of motivation. For that to education throughout life is necessary, this process provides education for continuity and the exit from the labor market.

In this perspective, psychology professionals seeking people that increase the preparations for retirement in order to become aware of the importance and necessity of planning from the moment they enter the market, rather than think about it only in recent years prior to retirement.

## V. Methodology

This study seeks to identify the psychological intervention in relation to the preparation of programs for retirement – PPR's, therefore, we conducted a survey of descriptive qualitative type and the technical procedure used was the field of study in order to explore the issues proposed under certain variables and identify the characteristics of the components on the subject investigated (GIL, 2002).

The nature of this research sample consisted of psychologists and psychologists of the human resources of medium and large organizations the Steel Valley region - MG. The sample consisted of eleven people regardless of gender, age and tenure; He was selected only by a professional organization. Description below is a sample profile respecting the ethical questions of preservation of the identity of the professionals interviewed.

Table 1 - Description of the researched participants

Subject	Age	Gender	Expertise in HR	Education	Organization
1	24 years	F	4 years	Graduation	Oversize
2	27 years	F	4 years	MBA	Oversize
3	24 years	F	4 years	Specialization	Oversize
4	33 years	F	4 years	MBA	Midsized
5	30 years	F	8 years	MBA	Midsized
6	31 years	M	9 years	Specialization	Midsized
7	35 years	F	8 years	MBA	Midsized
8	29 years	M	4 years	MBA	Oversize
9	33 years	F	9 years	Specialization	Oversize
10	24 years	F	5 years	MBA	Oversize
11	25 years	F	6 years	MBA	Oversize

To collect the data from this research was used semi-structured interview. Following the ethical criteria, we performed the Informed Consent and Informed as stated in Resolution No. 466 of 12 December 2012. Respondents were informed about the purpose of the research, the dissemination of results and preservation of the identity of each one. To analyze the results, the content analysis technique was used, according to Bardin

(2009), through contextual comparisons that have theoretical relevance (FRANCO, 2005) and enable the connection between the results obtained with other published.

## **VI. Results**

Given the objectives of this research and, based on the responses of the interviews, the following categories for the presentation of results were defined, to be explored in this topic.

### **5.1. Retirement process**

This category of analysis refers to the retirement process in the company in which respondents work and performance in these PPR's. According to the data, seven people said they did not have a program to prepare for retirement in the company in which they work. Two participants reported the existence of the program in the company, but report having little information about it. The two remaining respondents said the existence of the program and the role these along to company employees. And of these, one respondent is directly involved in planning and program execution, characterized by the duration of about two hours with informative approach. While another participant said that employees with five years prior to retirement are invited to participate in the program held in a hotel room during a weekend in which have the possibility of being accompanied by their spouses. The PPR is conducted by a third party through discussion of various topics related to retirement and gives future retirees moments of reflection in order to find new sources of pleasure. The work of psychology is integrated with other professionals during the years prior to retirement.

[...] We have no formal program [...] (S. 6)

Five or six years before this period, [...] is done work, right, like I told you, externally with domestic support, NE, company, [...] is a company that we hire that goes to a ranch and will talk about this time, [...] various topics within that preparation, right, as that will be the one back home, you know, usually has the participation of the wife, or husband, right the financial issue ... (S. 9)

### **5.3. Perception of psychologists on employees who are retiring**

On the perception of respondents with regard to workers who are retiring, eleven people interviewed, seven identified this time as a paradox in which some people view retirement with greater ease and are able to restructure the dynamics of personal and social life, while others experience the feeling of worthlessness, loss of identity and illness. Three respondents said that people are retiring with greater maturity, continue to work and realize this time not as the end of a career, but as a new stage of professional life. Only one person said that workers experience this moment as a crisis process of psychosocial identity due to the feeling of non-productivity.

[...] I realize I have those employees who are counting the days to retire and say they cannot wait to be free, have those who feel distressed at the thought of retiring and suffer from it, and also have those that already planning for another job after retirement [...]. (S. 1)

I see that the vast majority of workers today retire more like a guaranteed income rather than as an end of work. (S. 6)

### **5.4. Role of psychologists in the PPR's**

This category of analysis refers to the perception of the role of psychology in the PPAs. Three of the eleven respondents said that psychology's role is to provide a reflection to future retirees in order to rebuild their identity and find a new sense of life. Six people realized the role of this professional how essential these programs, because due to its formation, has a better view this time of retirement and the conditions necessary to help the subject to rebuild. Two participants believe that the psychologist should work the subjective and objective losses that moment in order to provide a better fit in this new phase in your life.

The psychologist has training to deal with these problems. And this professional has a distinctive look that will allow the worker reflections that will contribute to the restructuring of its identity and its new phase will start. (S. 3)

[...] The psychologist can create with these employees a new direction for the retiree. And that person that is retiring, rather he has the same meaning as that of a disabled person, an unfit person, [...] to create a new meaning as someone who has a knowledge that people have not traveled a lifetime to be [...] (S 4)

### **5.5. Psychosocial impacts of unplanned retirement**

Regarding the perception of respondents on the psychosocial impacts of unplanned retirement, the eleven interviewed nine believe that the greatest impact is the crisis of identity that is linked to feelings of worthlessness and problems in social life that can lead to illness. Two people said that the greatest impact is the



financial crisis due to the decline of remuneration and lack of planning, enabling declining living standards of the retired.

The impacts are many rights, why will shake the whole structure of the subject [...] (S. 3)

I think the worst impact is the same financial, the person did not prepare, did not join a penny, not prepared a thing where she will have a firmness in life to continue maintaining the quality of life she had. (S. 5)

### **5.6. Role of Psychology face the psychosocial impacts of retirement**

On the perception of respondents regarding the role of psychology front of the psychosocial impacts of an unplanned retirement, nine people reported that psychologists should work losses and gains that moment, so that the employee may view their possibilities and Regain their self-esteem. And two participants reported that psychologists should address this issue not only at retirement, but throughout the professional career of the employee.

And I think that this work has to be done throughout a worker's life, for him suffer minor impacts up front. (S. 1)

Then the psychologist's role is to get him to see the new possibilities that he can continue working rather than the workforce it is still valid. (S. 4)

Next will be discussed the most relevant points of the results aimed at achieving the objectives of this research. Several authors will be used ideas that have already carried out research on the same theme earlier.

## **VII. Discussion**

There is a limited role of psychology in the PPR's. Most respondents claimed to know the programs, but they are rare those who work in them. The only interviewee who assured to be present directly both in execution and creating the program justified their presence because of poor retirement requests in the organization you work in, with an average of two cases per year. While in companies where demand is higher for human resource professionals not there is a direct action, because there is a sector not linked to HR responsible for this work.

However, Robinson et al. (2005) state that the psychologist can help the company in other contexts, such as thinking about work conditions and strategies that aim to promote quality of life of workers.

Netto and Netto [s / d] and Muniz (1997) share the view that it is up to companies to offer these projects to its employees through ongoing preparation activities for retirement covering physical, psychological, social, administrative factors, among others. However, in addition to companies in the Steel Valley have little familiarity with the PPRs, the results showed how prevalent the informative model, performed in a short time, which does not offer the worker conditions to restructure within new possibilities in stage that begins after retirement.

Costa and Soares (2009) argue that such programs are not intended to treat only the symptoms arising from an unsuccessful retirement, but act in a preventive manner taking into account the subjectivity of each individual, because each one will reach the time of retirement in his time. It emphasizes the importance of the participation of psychologists in these programs, which, according to the results of this survey, respondents recognize and value the role of these professionals in the PPRs and believe that, because of their training, have conditions to help the guy to restructure this time of working life. Thus, psychologists must provide moments of reflection, work losses with future retirees, providing better fit for them. Importantly, there are taboos around the subject age that are linked to anxieties generated by retirement, and that psychology professionals should pay attention to these issues in the PPRs (ROMANINI, XAVIER and KOVALESKI, 2004).

According to the results, most respondents believe that the timing of retirement is experienced by workers at both ends, as there are those who deal with this moment naturally and are able to restructure more easily in their daily lives and those for which retirement is linked to feelings of worthlessness and loss of sense of life. For Rodrigues et. al (2005) this break with the job may be the most important loss of social life of people and result in other future losses that tend to affect your psychological structure. In addition, retirement can trigger physical impairment and represent material losses, which leads to decreased self-esteem and motivation, which may lead the individual to illness

Respondents further argue that the identity crisis and the financial crisis are the largest impacts experienced by those who do not plan to experience this post-retirement time. Zanelli, Silva and Soares (2010) state that this identity crisis is linked to the sudden loss of contact with the day to day work. Thus, the planning becomes essential in the run-up to retirement, because this time of transition can provide opportunities for personal development are possible when the sources of pleasure of discovery. It emphasizes the importance of planning also happens in relation to financial life, because in the absence of a reserve built up over the years worked, many will suffer from the drop in earnings. To prevent these problems from happening to workers who are experiencing the pre-retirement, France (2002) suggests that the PPRs, addresses the issue of analysis of financial situations, providing a discussion of wages, debts, investments, and how to maintain the standard of

living after retirement. Financial security is important as well to ensure basic survival, facilitates the fulfillment of desires.

### Final considerations

This study sought to identify the contributions of psychology in the PPRs, to describe the psychosocial implications of retirement. Also found the perception of retirement, and describes the work of some enterprises in relation to workers who are retiring.

The work of organizations seemed unfamiliar with the PPR, therefore, it is suggested that psychologists take this issue to the companies through tenders with actions that enable the reflection of the employees about the importance of preparing for retirement. Thus will the quality of life of employees, and strengthen the bond with the organization.

The study and practice of the PPRs have not yet achieved prominence within the area of Organizational Work Psychology, which restricts the possibilities of reflection on existing policies and practices possible front to the prejudice of older workers. Emphasize the reflection on the retirement decision process, retention and return to work, currently characterized as undone retirement.

Despite the little knowledge about the PPRs, the Psychology professionals recognize that retirement is not equally experienced for all workers, which can cause conflicts and anxieties when performed dramatically and unplanned, since the work is part of the identity of the individual. Therefore, it is necessary to offer guidance and support to workers in order to provide a reorganization of this new phase of life begins.

The sample of this research consisted largely of professionals working recently in the labor market. It is believed that this aspect due to the fact that companies in the region have recently experienced process reengineering, consequently, organizational culture change and restructuring of the Human Resources department and some of them have outsourced this department. Commonly, large companies direct the HR team members to the administrative sector, however, have recently acquired a new configuration through the development and practical application of people management approach. From this perspective, these professionals were absorbed by organizations to compose a new culture.

The scarcity of material found in the literature on the role of psychology in the PPRs was one of the difficulties of this work at the same time; it is the limitation of these professionals in this field of activity. Thus identifies the demand for incentives regarding research and PPRs practices in order to become common due to the aging process experienced in working organizations in Brazil. It is noteworthy that, despite the law 10.741 - the Statute of the Elderly - and the elderly national policy indicate the need for the PPRs within the Brazilian companies, there is no specific legislation to advocate this issue because the government does not encourage nor regulates law enforcement and deployment of the PPRs.

It emphasizes the importance of the worker is continuously preparing for retirement since the beginning of the career, not just on the eve of closing the professional activities. Thus, it is suggested studies for the development of intervention programs with the workers in order to facilitate the construction of other sources of pleasure that bring job satisfaction throughout their career so that they can live the retirement naturally and without major impacts.

### References

- [1.] ANTUNES, Ricardo. Os sentidos do trabalho: Ensaio sobre a afirmação e a negação do trabalho. 7ª ed. São Paulo: Boitempo, 2005.
- [2.] BARDIN, Laurence. *Análise de conteúdo*. 5ª Ed. São Paulo: Edições 70, 2009
- [3.] BRASÍLIA. Lei Nº 10.741, de 1 de outubro de 2003. Estatuto do Idoso. Available in: <[http://www.planalto.gov.br/ccivil\\_03/leis/2003/L10.741.htm#art53](http://www.planalto.gov.br/ccivil_03/leis/2003/L10.741.htm#art53)>. Acces: 27 out. 2012.
- [4.] COSTA, Aline Bogoni; SOARES, Dulce Helena Penna. Orientação psicológica para a aposentadoria. *Revista Psicologia Organizacional do Trabalho*, Florianópolis, v. 9, n. 2, p.97-108 dez. 2009. Available in: <[http://pepsic.bvsalud.org/scielo.php?script=sci\\_arttext&pid=S198466572009000200009&lng=pt&nrm=iso](http://pepsic.bvsalud.org/scielo.php?script=sci_arttext&pid=S198466572009000200009&lng=pt&nrm=iso)>. Access: 09 set. 2012.
- [5.] FRANÇA, Lucia Helena de Freitas Pinho; SOARES, Dulce Helena Penna. Preparação para a aposentadoria como parte da educação ao longo da vida. *Psicologia: ciência e profissão*, Brasília, v. 29, n. 4, p.738-751, dez. 2009. Available in: <[http://pepsic.bvsalud.org/scielo.php?script=sci\\_arttext&pid=S1414-98932009000400007&lng=pt&nrm=iso](http://pepsic.bvsalud.org/scielo.php?script=sci_arttext&pid=S1414-98932009000400007&lng=pt&nrm=iso)>. Access: 09 set. 2012
- [6.] FRANÇA, Lucia Helena. Repensando aposentadoria com qualidade, um manual para facilitadores de programas de educação para aposentadoria em comunidades. Rio de Janeiro: Universidade do Estado do Rio de Janeiro, 2002. Available in: <<http://www.luciafranca.com/PDF/Aposentadoria%20Article%20Portugues.pdf>>. Access: 1 nov. 2012.
- [7.] FRANCO, Maria Laura P. Barbosa. *Análise do Conteúdo*. 2. ed. Brasília: Livro Editora, 2005.
- [8.] GIL, Antonio Carlos Loureiro. Como elaborar projetos de pesquisa. 4. ed. São Paulo: Atlas, 2002.
- [9.] INSTITUTO BRASILEIRO DE GEOGRAFIA ESTATÍSTICA. *População brasileira envelhece em ritmo acelerado*, 2008. Available in: <http://saladeimprensa.ibge.gov.br/noticias?view=noticia&id=1&busca=1&idnoticia=1272>. Access: 10 nov. 2012.
- [10.] LOPES, Marilene. Aposentadoria: PPA – Programa de preparação para aposentadoria, cultive essa semente. *PUC-Pontifícia Universidade Católica, Especialização em gestão de pessoas* (2010). Available in : <<http://www.cpgls.ucg.br/ArquivosUpload/1/File/V%20MOSTRA%20DE%20PRODU%20CIENTIFICA/NEGOCIOS/8-.pdf>>. Access: 1 nov. 2012.

- [11.] MAGALHÃES, Mauro de Oliveira; CARVALHO, Elizabeth Ercolani. *Preparação para a aposentadoria*. [S. l.], 2009. Available in: <[http://www.abopbrasil.org.br/arqs/Documento 121.pdf](http://www.abopbrasil.org.br/arqs/Documento%20121.pdf)>. Access: 2 set. 2012.
- [12.] MUNIZ, José Artur. PPA: Programa de preparação para o amanhã. *Estudos de Psicologia, Natal*, v. 2, n. 1, Jun 1997. Available in: <[http://www.scielo.br/scielo.php?script=sci\\_arttext&pid=S1413-294X1997000100012&lng=en&nm=iso](http://www.scielo.br/scielo.php?script=sci_arttext&pid=S1413-294X1997000100012&lng=en&nm=iso)>. Access: 26 out. 2012.
- [13.] NETTO, Francisco Sobreira; NETTO, Juliana Presotto Pereira. *Programa de preparação para a aposentadoria – PPA: responsabilidade social das organizações*. [s/d]. Available in: <[http://www.aedb.br/seget/artigos08/254\\_254\\_SeGET - PPA e RS - final.pdf](http://www.aedb.br/seget/artigos08/254_254_SeGET_-_PPA_e_RS_-_final.pdf)>. Access: 2 nov. 2012.
- [14.] NOBI, Pollyana Magalhães; FURIATI, Antonio. Preparação para a aposentadoria e o papel do psicólogo nas organizações. *Revista de Psicologia*, 2010. Available in: <<http://blog.newtonpaiva.br/psicologia/wp-content/uploads/2012/08/pdf-e2-58.pdf>>. Access: 3 nov. 2012.
- [15.] NOVO, Luciana Florentino; FOLHA, Fernando Antonio Silva. *Importância da preparação à aposentadoria: a fala de servidores aposentados da UFPEL*. X Colóquio Internacional sobre Gestão Universitária em America do Sul, Mar Del Plata 8, 9 e 10 de dezembro de 2010. Available in: <[http://www.inpeau.ufsc.br/wp/wp-content/BD\\_documentos/coloquio10/196.pdf](http://www.inpeau.ufsc.br/wp/wp-content/BD_documentos/coloquio10/196.pdf)>. Access: 1 nov. 2012.
- [16.] RODRIGUES, Milena; et al. . A preparação para a aposentadoria: o papel do psicólogo frente a essa questão. *Revista brasileira de orientação profissional*. São Paulo, v. 6, n. 1, jun. 2005. Available in: <[http://pepsic.bvsalud.org/scielo.php?script=sci\\_arttext&pid=S1679-33902005000100006&lng=pt&nm=iso](http://pepsic.bvsalud.org/scielo.php?script=sci_arttext&pid=S1679-33902005000100006&lng=pt&nm=iso)>. Access: 20 out. 2012.
- [17.] ROMANINI, Débora Puquevicz; XAVIER, Antonio Augusto Paulo; KOVALESKI, João Luiz. Aposentadoria: período de transformação e preparação. XXIV Encontro Nacional de Engenharia de Produção – Florianópolis, SC, 03a 05 nov de 2004. Available in: < <http://www.pg.cefetpr.br/ppgep/Ebook/ARTIGOS/69.pdf>>. Access: 1 nov. 2012.
- [18.] ZANELLI, Jose Carlos. O programa de preparação para aposentadoria como um processo de intervenção ao final de uma carreira. *Revista de Ciências Humanas, Florianópolis*. Edição esp. Temática, p.157-176, 2000.
- [19.] ZANELLI, José Carlos; SILVA, Narbal; SOARES, Dulce Helena Penna. *Orientação para aposentadoria nas organizações de trabalho*. Porto Alegre: Artmed, 2010.