



Focus On a Happy Retirement

Retire from work, not your life!

The retirement years can throw up many life challenges. For some people, being retired can be the happiest time of their life with many responsibilities coming to an end and being able to do their own thing. For others, however, retirement can be a time of great financial and emotional burden. It is as if all meaningful life has ended, and boredom has become entrenched.

What do happy people do in retirement that unhappy people do not?

Purposeful activities

- Involve yourself in more than five hours of purposeful activities per week.
- Activities should involve:
 - the production of something
 - the provision of services
 - self development.
- Plan and commence some activities before retirement, such as Voluntary work, part-time work, hobbies, crafts, education etc.

Emotional support

- Ensure you have someone to turn to in times of crisis:
 - This is important to your well-being; and
 - Can help reduce levels of anxiety.
- Be aware of other resources that are available, such as:
 - health-related issues, carer situations etc

Active curiosity

- Talk to other retirees whose personality, outlook and interests are similar to yours.
- Conduct your own research on retirement issues from books, magazines and internet.

Relationships

- Work on your communication with your partner.
- Learn to be assertive.
- Understand what your partner may be experiencing.
- 'Cross skill' for the future, in the event you are left on your own.

Proactive health maintenance

- Finding enjoyable methods of exercise.
- Monitor food and alcohol intake.
- Have a medical check-up annually.

Action planning

- Plan for financial security during your wealth creation years.
- Seek advice regarding budgeting once retired.
- Plan for lifestyle. Eg. Purposeful activities, housing, trips etc.

Financial independence

- Seek advice from a qualified Infocus Financial Adviser well before retirement.
- Seek advice to budget and maintain income after retiring.

Source: "The Beginner's Guide to Retirement",
Michael Longhurst, published 2000.

It is never too early or too late to make a financial plan for your retirement.

So whether you are already retired or still working, contact an Infocus Financial Adviser for information on the various retirement strategy options available to you.

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Money Management

For Life

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