



# DO YOU NEED TO REWIRE FOR RETIREMENT?

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Entering a new stage in life can come with a new set of challenges and obstacles. Think of a small child on their first day of kindergarten, it's understandable they would fear going to a big new school away from the comfort and routine they've known for their whole life up until that point. That child on their first day of school is much like a retiree adjusting to their new post-work life. It's okay to be worried about adjusting to retirement, but with the right approach, folks can rewire their mindset to create a fulfilling and rewarding retirement they worked so hard for.

While retirement is touted as being the “golden years” many people have their reasons for feeling anxious entering this arena of life. Some common ones include:

- **Financial Concerns:** Some people may enter retirement unsure if they saved enough while others may have plenty and still have that same worry. It's a very common and understandable fear to have once you're no longer working.
- **Loss of Purpose:** Likewise, transitioning from a career to retirement can leave individuals feeling aimless. Some retirees may struggle to define a new purpose or goal in life when work is no longer an easy outlet for those things.
- **Health and Wellbeing:** It's no secret that as you age, health becomes top of mind. Potential health issues can not only impact retirement savings but also your ability to enjoy retirement. In addition, social isolation can heighten during retirement, which can also potentially impact wellbeing.



These are understandable concerns to have, but with the proper planning, you can ease and mitigate these worries! Here are some actions to take that may help:

- **Start Conversations Early:** Begin thinking about what you would like your retirement to look like. Talk to your family, friends, doctors, and if you have one, financial advisor about what want to do. Make sure to focus on the good things, like traveling and spending time with family, as well as unforeseen potential events, like an illness or having money for emergencies.
- **Explore Interests:** Define your passions and hobbies that do not involve work. If you rely on your career for those you may struggle to enjoy retirement. Take the time to test new activities to find fulfilling post-retirement pursuits.
- **Find Your People:** If you lack a good social network, this is a great time to begin developing one! Once you outline some interests, see if you can find groups, classes, or online discussions filled with other people with similar interests. This will help keep you socially connected when you no longer have an office to go to for socialization.
- **Reassurance Through Financial Analysis:** If you work with a financial advisor, use tools like stress tests and clear financial plans to address "what if" scenarios. This is a good time to focus on both the numbers, as well as emotional and mental preparation for what funding your retirement may mean for you.



Retirement brings a new opportunity to redefine yourself and how you live your life. Take advantage of this time to its fullest potential. After all, you've worked hard for this, you deserve to enjoy it!

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