

Retiring Well

A series of questions to help you proactively plan for the quality of life you desire in retirement.

Some people spend a lot of time and effort in saving and planning for their financial well-being in retirement. But they may fail to consider other aspects of the quality of their lives. The following provides questions that can help you think about relationships and contribution, living comfortably, recreation, health and well-being.

Workplace Strategies for Mental Health

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Imagining your relationships and contributions

- List the people you most want included in your life after retirement.
- Beside each person write what you can bring to their life (laughter, a meal, help around the house) and what they can contribute to your life.
- List people you would want to reconnect with when you have the time – this can be childhood friends, current colleagues or distant family.
- Consider making a greater contribution to your family. What could you do that they might appreciate and that you might not have been able to do while working. You may consider gardening, babysitting, traveling, cooking, visiting or renovations.
- When you retire, you may both value and need the help of others in ways you had not needed before. Expressing appreciation for this help is more likely to encourage people to continue. Different people respond to different approaches to appreciation. Think about the people closest to you and either offer or ask them which of the following approaches they would most value:
  - Gifts – money, homemade gifts, crafts, baking
  - Favours - running errands, doing chores, providing care
  - Attention – spending time talking and listening
  - Praise – saying thank you for what they have done and how it made a difference to you
  - Affection – hugging, holding hands, saying "I love you"

People I want in my life after I retire	What they can add to my life	What I can add to their life
		Gifts: Favours: ☐ Attention ☐ Praise ☐ Affection
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		Gifts: Favours: ☐ Attention ☐ Praise ☐ Affection

- List activities you would find enjoyable on your own – like solitaire, walking or travel. Pets make great companions and help keep you active.
- List activities you would enjoy with others – like euchre, hiking and horseback riding.
- If you have a partner, list activities you would enjoy together – like dancing, dining out, gardening and cycling.

Activities I would enjoy with others	Activities I would enjoy on my own	Activities my partner would enjoy with me

Imagining your contributions

List your skills and talents you find enjoyable. Explore relevant opportunities to use them. After retirement, you may want to gain new skills and talents, improve on existing ones or use those you have mastered for volunteer or paid opportunities.

My skills and talents	Opportunities

Imagining lifestyle choices

- Consider what habits you would continue or start to remain physically healthy after retiring. They may include a healthy breakfast, personal hygiene and exercise.
- Consider habits you would continue or start to maintain your mental health when you no longer get up for work every day. Practicing gratitude, mindfulness, yoga and assembling puzzles are some ideas.

Habits that will contribute to my physical health	Habits that will contribute to my mental health

Think about how you want to feel most mornings when you first awaken. When you know what you want to feel – like gratefulness, joy, excitement or serenity – it is more likely to happen.

Think about how you want to feel most evenings when you are ready to sleep. It is much more likely to happen when you know how you want to feel, like satisfied or peaceful.

Write down everything you might do on an ideal average day, when nothing special is happening, from the moment you awaken until you go to sleep at night. Add as much detail as you can. This is to help you think about what you would most enjoy when you have no demands on your time.

Living comfortably

- Think about how you can sustain your current living arrangements. Upkeep, financial and physical demands, and access to transportation, family, friends and healthcare may be considerations.
- Apply well in advance if you are considering moving to a retirement home. Some have waiting lists of several years.
- Besides providing a sense of purpose, you may also wish to top up your income to live more comfortably. List skills you acquired over the years. Then, consider how these might be applied to future part-time, casual or consulting work.



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