

# Retiring Well



**Retiring Well** is 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.

## Relationships and contribution

- List the people you most want included in your life after retirement (see next page).
- 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 most want included in my life after retiring	What I can bring to their life	What they can add to my life	The expression of appreciation they most value

- List skills you acquired over the years. Consider how you might contribute these to volunteer activities, such as caregiving, mentoring and other interests.

My skills	Jobs they may relate to

# 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.

My skills	Jobs they may relate to

# Recreation

- 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.
- List activities you and your partner would enjoy – like dancing, dining out, gardening and cycling.

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

# Health and well-being

- Consider what daily routines you would continue or start to remain physically healthy after retiring. They may include a healthy breakfast, personal hygiene and exercise.
- Consider daily routines 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.
- Think about how you want to feel most mornings when you first awaken. This is more about imagining how you want to feel when you open your eyes each morning than writing down words. 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. This is less about writing down words than it is about imagining how you want to feel when you close your eyes each night. It is much more likely to happen when you know how you want to feel, like satisfied or peaceful.

Habits that will contribute to my physical health	Habits that will contribute to my mental health	My preferred morning routine after retiring	My preferred evening routine after retiring