



Preparing for Retirement

Look at retirement as a process rather than a single event.

Many factors contribute to your sense of fulfillment after retirement. Planning for your later years will include how to spend your time, how to prepare emotionally and the importance of staying physically and mentally healthy. Each person's view of retirement is different, but with some planning and forethought, you can help ensure a retirement life of health and happiness.

No matter where you are in your work career, it is never too early... or too late... to start preparing for retirement. There is a lot to get ready for. A lot will change when you leave the workforce and the sooner the better to prepare.

Make a plan. Retirement can become one of life's most stressful transitions. By starting now to plan for that time of your life, you will ensure a happier transition. A great way to start planning is to visualize what you want your retirement to look like. Once you decide what you want your retirement to be, you can start making it happen.

Live a healthy lifestyle. As you look to your retirement years, it is important to remember that it is necessary to address changes that are likely to occur in diet and exercise. As people retire, they often lose the schedule they are accustomed to, and their diet and exercise routines change as a result. It is also important to recognize that your attitude matters during retirement and you need to continue to stay positive and mentally healthy.

Be emotionally prepared. Retirement is different for everyone. There is no way to know how you are going to adjust to being retired until you're living it. The best thing for you to do is to start now in your preparation. The more you have thought it out and planned for your life after work, the more likely you are to fully enjoy it!

Utilize your free-time. Many retirees find filling their days difficult and unfortunately slip into a sedentary life without much activity. This can be frustrating for many, especially those who still have productive and healthy years left to live. In order to help combat an inactive retirement, plan to participate in regular, meaningful activities that can help you stay healthy and happy. Take up a new hobby or spend more time on activities currently bringing you joy.

Your EAP is a valuable resource to help you envision your future and set goals to get there.
To take advantage of this benefit, call or go online today!