

## **TRANSITIONING INTO ONE'S "RETIREMENT YEARS"**

(Note the transition time begins a few years before retirement and can extend several years into your retirement.)

### **Models of retirement:**

- Non-retirement – staying on the job as long as you can
- Semi-retirement – remaining in your profession, but at a reduced level
- New career – trying out a whole new field of work (now that you have the financial freedom to take risks)
- Self-improvement campaign
- Focus on volunteering activities
- “Rocking chair” – inactivity
- “Mixing and matching” – combination of several of the above

**Do you downsize, reduce your budget? Or do you augment your income? Of a combination of the two?**

**Goal setting: How are you doing, and how do you want to be doing for the next ten years?**

- Financial
- Health
- Social relations
- Family relations
- Productivity
- Mental pursuits
- Emotional (psychological) health
- Spirituality

**What you left behind:**

- What were your childhood interests that you dropped due to peer pressure and life's pressures?
- What were early dreams, hopes and expectations in early adulthood? What did you have to abandon because of the responsibilities of life?

Can you pursue any of these in a form that fits your maturity?