



# REAL LIFE SOLUTIONS

## Nearing Retirement: Why Plan for Life at Any Age

What will be your choice? To say I'm getting old and have nothing more to look forward to in life? To say watch out I'm ready for a new adventure! Or are you struggling to identify all your options at the next phase of your life?

Actively planning for life in each phase can help change old, outdated perspectives and reinforce new ways of experiencing life at any age.

Current Myths	Message	Current Reality	Message
I can't cut the mustard anymore	Declining mental capacity	I'm not getting older; I'm getting better	Improved attention and memory
I'm not satisfied with my current life situation	Disengaging from life, work	I want to focus my energy on goals that enrich my life on my terms	I have many options and can identify the best choices for me
I wish I was 18 again	Being young has more to offer	Thank goodness I'm older now because I finally have experience, confidence and wisdom to draw upon when facing life's ups and downs	As we age, we are better at regulating our emotions and experience less negative affect

We will all likely spend some 35 years working, which were preceded by years of education, planning, skills training, etc. Today we are the first generations to live an additional 30 years, and hopefully more, past a traditional retirement age (65). You can choose not to plan in advance, and "fall into" aging (as some of us did with our careers), or you can engage in advance planning for a meaningful, purpose-filled life at any age.

Fear can stem from not having identified our assets, lacking a sense of renewal because we're stuck with an old self-identity, losing our sense of purpose because it's based on our outdated values and increasing our sense of isolation.

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Here are some important areas to consider when moving toward retirement:

**1. Work: Implementing options**

Examine the role of work in your daily life, consider retirement, and make adjustments based on your discoveries. This can be a very exciting time, ripe with possibility.

**2. Resilience: Adapting to life changes**

The ability to manage the ever-present changes in your life and learn from mistakes and challenges is a vital skill, and contributes to a vibrant life. We encourage everyone to learn more about, and grow, your resiliency.

**3. Social: Building a strong network**

A support system is essential, energizing, and fulfilling. As people over 50 enter this stage, there is ample opportunity to grow these social networks, and deepen your options for joy and meaningful, rewarding interactions.

**4. Family: Managing changing relationships**

Family relationships often change during this time of our lives. Typical examples include having more available time with one's spouse and evolving relationships with adult children and aging parents. We have the opportunity to do all in our power to make each relationship healthy and positive.

**5. Purpose: Living a meaningful life**

As we look back at our lives and forward to these coming years, we crave a deepening sense of meaning in the areas of our mental, emotional, physical and spiritual health. How can we grow in our sense of meaning and purpose? This is something we have the chance to explore more at this stage than ever before...and we have more learned skills to do it.

**6. Relaxation: Ensuring life balance**

We have expended much energy over the years in our careers and find that this is a time when we choose to balance the "doing" with "being" – adding a greater sense of enjoyment.

**7. Health: Maximizing holistic wellness**

We have come to know that wellness is multi-faceted and includes our bodies, our minds, our emotions, and that spiritual part that undergirds it all. We have opportunities as never before to round out our life and activities in ways we would never have dreamed in our youth.

**8. Finance: Securing your future**

There are many things to be prepared for during life after 50 that have financial implications, whether it is time to choose retirement or not. Financial security isn't all we need for a fulfilling life after 50, but it sure makes it a lot easier!

We encourage you to look at these topics, and devise a plan that works for you to make this time after 50 full of joy and meaning. You've got a lot of good days ahead. Make it a great adventure!

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