



SENIOR HEALTH

Retirement

TIPS TO HELP YOU ADJUST

FINANCIAL PLANNING

Some financial planners recommend early planning and investing for retirement. But if you didn't get an early start, it's not too late.

Begin by determining how much money you'll need to live after retirement. When considering living expenses, be sure to figure in medical insurance and determine how much you'll receive in Social Security benefits. Then seek professional advice from a financial planner, accountant, banker or investment broker. Be sure to take advantage of any retirement plan offered by your employer.

WHERE WILL YOU LIVE?

- Is your home practical for you if you're not working full-time?
- Is it energy efficient?
- Will your home's layout be convenient for you as you age?
- Will you be able to handle the costs of property taxes and general upkeep?

If downsizing is what's best for you, ask these questions of the homes you're considering. Get good legal advice before considering retirement housing options.



HOW WILL YOU SPEND YOUR TIME?

To help you plan your retirement years, make a dream list of activities you've always wanted to do.

- What hobbies would you enjoy?
- What activities are available in your community?
- Do you have friends who have retired?
- Do you want to give up working altogether?
- Are you looking for part-time or volunteer work?
- Are you interested in taking classes?

BE PREPARED EMOTIONALLY

Retirement is a big change in lifestyle. Adjusting to finding pleasure outside of work and your children may be difficult.

- Plan ahead to make adjustments easier.
- Take a look at your support system of friends and relatives.
- If you plan to move, how many in your support system will disappear and how can you replace those who do?

For married retirees, too much time together may create new stress. Discuss the upcoming changes together. Plan for new routines and activities.