



Retirement: Discovering What's Next

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My mom used to tell me that life occurs in seasons. Retirement is one of the “change of seasons” most of us experience during our life span. It is a time when our work identity either changes or comes to a close allowing a newfound identity and purpose to grow. Like all transitions in life, retirement is an adjustment financially and emotionally. As life expectancy increases, new active pathways, careers, and lifestyles are there for the experiencing during this seasonal change. Retirement can be a satisfying and fulfilling period in your life when one has realistic expectations, planning and preparation. Here are some ideas for a successful retirement.

Visualize. So what does a satisfying life as a retiree look like for you? What do you value, enjoy and desire? Take time to imagine this. Create a vision board. Keep moving forward while making gradual changes. Work toward your vision with self-compassion and understanding. Notice what things you feel good about.



Find new purpose. Determine to start moving from your work identity to your retired identity. Discovering new activities can help. Given longer life spans, some retirees seek out and enjoy a completely new career. Find work and activities that are meaningful to you. Explore your interests. Many retirees find great satisfaction in being a mentor or volunteering for organizations. Share your knowledge, become a student, or join a passionate cause. Retirement is an opportunity to reinvent yourself. Keep a calendar and have places you need to be.

Expect various feelings. Positive and negative feelings are normal with any major life transition. Feelings can range from excitement and sadness to joy and anxiety. It's also normal to miss work and a familiar routine. Keep expectations real and current to minimize disappointment. When the unfamiliar creeps in, explore it, and if needed go back to planning your new and satisfying lifestyle. If you are frequently upset, frustrated, angry or sad, seek support from friends, family or a counselor.

Stay connected. We are fundamentally wired to be in relationship with each other. Plan to nurture and tend to your relationships. Forming new relationships can bring about positive feelings and a sense of satisfaction. Be generous with your time and strengths. Spend time with young people. Even though culture doesn't always reflect it, the younger generation benefits from experience of generations and the wisdom and strength of our retirees. Consider staying connected with the U of A in ways that are fulfilling to you.

Experiment with routine. Former routines can be hard to let go. Your new everyday pattern is one of the main things to cultivate in retirement to gain a newfound sense of security and comfort. Try different routines until you find what works for you. Stay active and involved. Choose a wide range of activities. Remember it is important for health benefits and continued longevity to keep physically active.

Challenge yourself. Continually setting short and long term goals are important for retirees. Step outside your comfort zone. Explore exercise you enjoy, healthy foods, nourishment of mind.

Challenge your mind with different and various intellectual pursuits. Health care continues to be important during this season.

Explore relationship boundaries. Often people find that some of their relationships change during retirement. For example, for married couples, time with your spouse could be either exciting or stressful. It is important to acknowledge some of those changes and be open to discussions and new agreements. Set boundaries where appropriate and needed. Seeking out counseling to assist with relationship concerns and changes allows for individual growth.

In his article “Journey Through The 6 Stages Of Retirement” Mark P. Cussen, CFP, CMFC reminds us that with all major changes in our lives there is an “ongoing process of emotional adjustment.”¹ Robert C. Athchley, Ph.D. researcher originally divided retirement into 6 stages listed as follows:

- ▶ **Pre-retirement.** For most people, planning financially for retirement is something we do throughout our work lives. Remember that it is never too late to begin that process of saving while forgiving yourself for a late start. Retirement is not just financial, but also includes the day to day living and activities.
- ▶ **Retirement Day.** Retirement day is the shortest stage. A ceremony, party or event to mark your Retirement Day allows for an important closure from your work identity. Take stock of what has been accomplished. No matter the circumstances of your retirement, allow yourself to open up to the excitement of future possibilities.
- ▶ **Honeymoon Phase.** The honeymoon stage could be as short as a week, month or as long as a few years. This is the time where one can experience freedom from the day to day grind. Many people like to travel, engage in their hobbies, or visit family and friends.
- ▶ **Disenchantment.** This stage can vary in intensity depending on ones’ situation. Just knowing to expect some letdown and boredom after the honeymoon phase helps ease feelings. Feeling useful, productive and connected socially can help ease the transition. Plan in advance ways to help others and use your talents or to become socially involved in groups, organizations or maybe volunteer work.
- ▶ **Reorientation.** This stage is about trying out a new retirement identity. Being able to answer “Who am I now?” is an important part of achieving health, wellbeing, and your “new” normal.
- ▶ **Routine.** This stage is marked by having a satisfying daily schedule and new and inspiring sense of purpose.

No matter your situation, keeping a positive attitude in retirement can make a difference. This is YOUR season to thrive and bloom.

¹ Cussen, Mark P., “Journey Through The 6 Stages of Retirement.” *Investopedia*.