



## 6 ways to stay well in retirement

A fulfilling retirement isn't just about money, it's about staying healthy, active and connected.

So much of preparing for retirement is about the dollars and cents:

- Working out whether a transition to retirement strategy works for you.
- Deciding which type of income stream is appropriate to deliver the right balance between income and capital gain.
- Making sure that you structure your finances to receive any government benefit that's due.

Hopefully if you get the numbers right it means you wake up on day one of your retirement fully prepared to meet the financial challenges. But enjoying a fulfilling retirement isn't just about money. It's also about facing up to new social, physical and emotional challenges.

If you don't think about cultivating a healthy body, healthy mind and healthy social network then all your good work may come to nothing.

Fortunately, there are plenty of ways to energise your daily life once you've left the workforce for good.

Get active! Walking, jogging, swimming, cycling...whatever your preference it's great to get out there and shake off the cobwebs of a long career. If you haven't exercised for a while, start with a modest target and work your way up. And if you're already a MAMIL or gym bunny, set yourself a new target or event to train for.

Help others! You've got a lifetime of experience so why not use your skills. If you were a project manager, admin guru or design whizz in your previous life, then by helping others you'll be helping yourself feel more connected.





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Learn something new! There's no better way to get the brain cells working than to learn a new task. Whether it's conversational Spanish, spinning a pot or kayaking in the bay, you'll be firing up the synapses and keeping your cognitive skills ticking over. And you'll be meeting like-minded new friends to keep you on your toes.

See the world! The kids have flown the coop, the mortgage is paid off or substantially reduced and you suddenly have heaps of free time. So what are you waiting for? Now's your chance to head off on that trip of a lifetime. It doesn't matter whether it involves cruising along the Rhine enjoying a cold glass of local Riesling as another majestic fairy tale castle comes into view or zigzagging up the east coast in your campervan on the grey nomad trail, you've now got the time to realise your travel dreams.

Go back to work! Seems crazy? More work after a lifetime of work? Maybe...but take a moment to think it through. It can be difficult to adjust after making a clean break between the world of work and the world of retirement. One day you're surrounded by the support network of colleagues, valued for your expertise and experience, and the next you're sitting at home wondering what to do. One answer is to keep your hand in at work. Whether it's a day or two a week as a consultant in your old profession or something completely new in a local business, it can be hugely satisfying to keep working on your terms, not to mention beneficial to your hip pocket.

Be spontaneous! Don't plan everything to the final degree. Remember when you went on that road trip across Tassie back in the day? Every morning you'd get up and decide what you'd do. Go for a swim. Cast your line to catch something for the BBQ. Head off on a bushwalk. Or simply pack up your things and drive up the coast. For a long time you've been at the beck and call of work hours, kids' activities, mortgage repayments. Everything's been super planned down to the finest detail. Now you're free, why not go free range and do something different, whether it's adopting a new pet or volunteering at the local op shop.

So whatever your retirement plan, it's a good idea to go beyond the spreadsheet and think more broadly about what makes up a comfortable retirement.