



Sunset

RETIREMENT



Sunrise





Pursuing Successful Retirement

*"We are never prepared for
what we expect!"*

James A Michener



**What do you
expect from your
retirement?**





Bucket list

Sidecar racing

Horse riding





Bucket list

Skydiving

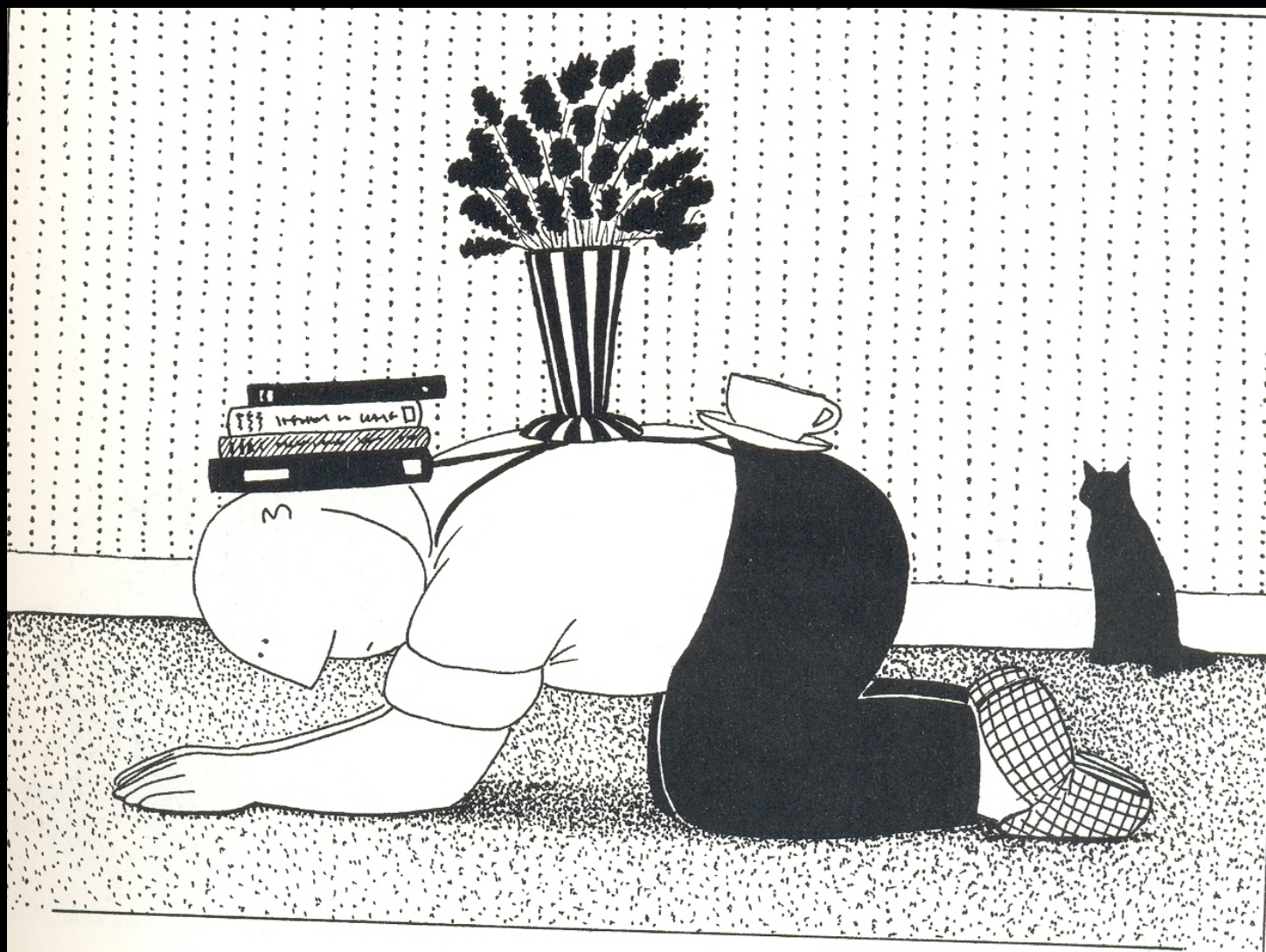
Playing in a
seniors rock
band



TRAVEL TO EXOTIC PLACES



Writing your book



FRED SPENT MANY HOURS RESEARCHING
HIS FORTHCOMING BOOK, 'A DAY IN THE
LIFE OF A TABLE'



*Time with your
grandchildren*



Exploring other interests



JJ Savin

71 years old



RETIREMENT IS A MAJOR LIFE TRANSITION

**Businesses hire change
managers for transitions**

**In retirement you are on your
own**



NORMAL CHANGE SYMPTOMS

- **Denial**
- **Depression**
- **Anger**
- **Acceptance**



LOSSES ASSOCIATED WITH RETIREMENT

Income	
Purpose	
Direction	
Identity	
Status	



LOSSES ASSOCIATED WITH RETIREMENT

Income	Structure
Purpose	Social support
Direction	Youth
Identity	Health
Status	





Coping with stress

- Look for accurate information
- Develop a support system!
- Gain a sense of control



SUCCESSFUL AGEING

PSYCHOLOGICAL RISK

LOSS OF CONFIDENCE

PREMATURE AGEING

ILLNESS

LOSS OF MEANING

RELATIONSHIP BREAKDOWN

DEPRESSION

DEATH

UNSUCCESSFUL AGEING



RETIREMENT ACCOMMODATION



MOVING ON



RETIREMENT ACCOMMODATION



RETIREMENT ACCOMMODATION

**Your home is a lifestyle asset,
not an investment. Downsizing
seldom releases capital.**

**Using retirement capital to
supplement a house purchase
will reduce your pension.**



RETIREMENT ACCOMMODATION

Types of property “ownership”

Dwelling

- Sectional title
- Cluster
- Life rights
- Rental

Life rights vary from place to place. Have a lawyer examine the contract to ensure no surprises.



RETIREMENT ACCOMMODATION

When you think of changing to a retirement home be thorough in your research and check the following!

- **Nature of ownership**
- **Price**
- **Ongoing expenses(levies)**
- **Check accounts to ensure that it is solvent**
- **Frail care**
- **Catering**
- **Supervision and security**



Changes in marital relationship



FRED COULD ALWAYS TELL WHEN
PENELOPE HAD A SWEET SHERRY
COURSING THROUGH HER VEINS



EMOTIONAL HEALTH

- Resolve relationships
- Don't move too late
- Make friends
- Consider spiritual needs
- Enjoy hobbies and/or pastimes



**There needs to be clear
understanding between
spouses**

**Some issues must be non-
negotiable when spending
most of your time together**



HEALTH DIET

- **Eat in moderation**
- **Eat according to personal needs**
 - **E.G. Diabetic**
- **No portion more than palm of hand**
- **Raw veggies eliminate free radicals**
- **Watch costs**
- **Vary**



HEALTH EXERCISE

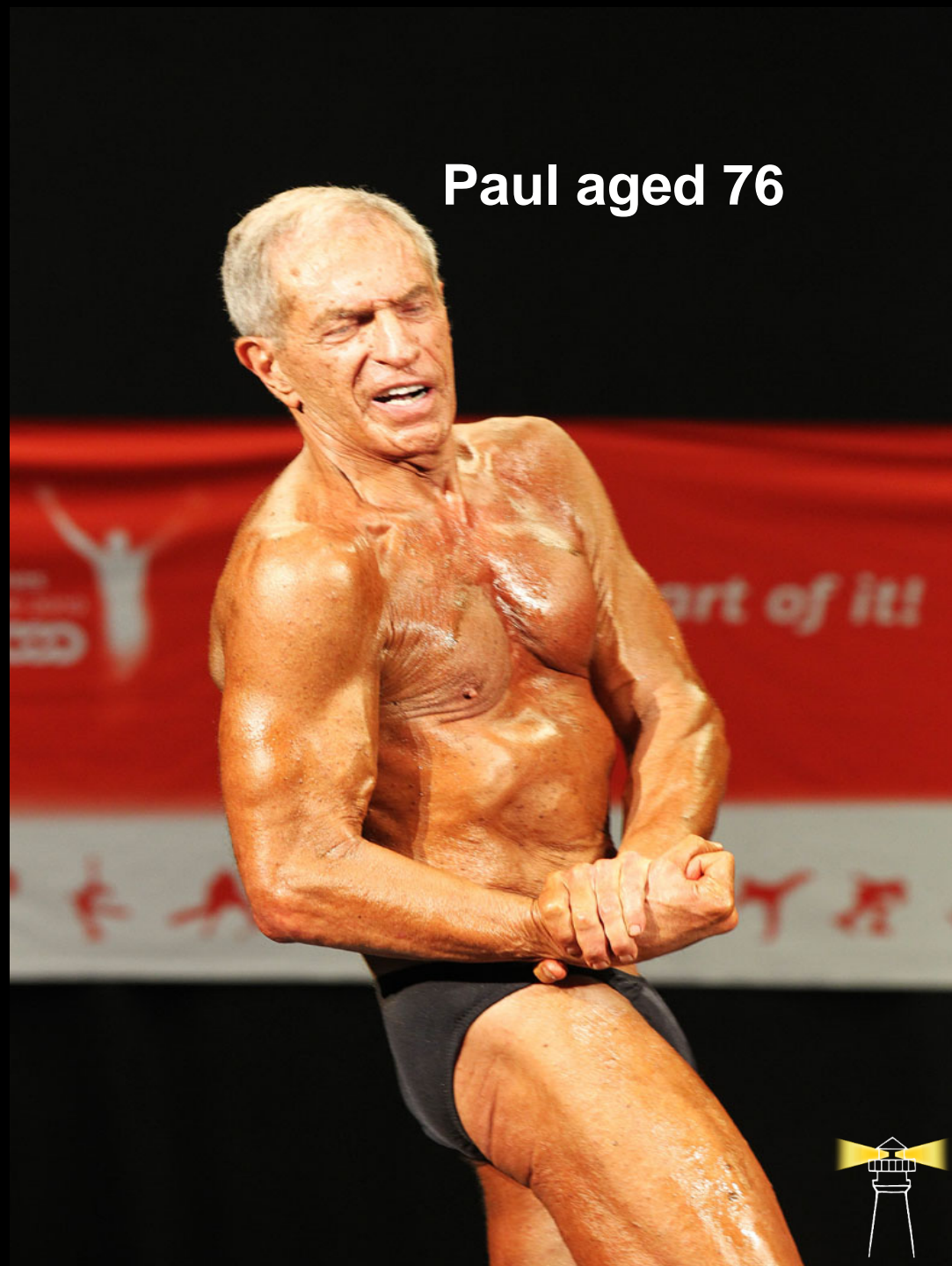
- **Consult your GP first**
- **Start and build up carefully**
- **Do it regularly**
 - **Walking - aerobics**
 - **Yoga**
 - **Swimming**
 - **Dancing**
 - **Gym**



**‘Your mind is
like a muscle.**

**If you don’t
use it, you
lose it.’**

Paul aged 76



EMOTIONAL HEALTH

Please note:
There is no
medical cure for
boredom!



SUCCESSFUL AGEING

GIVING BACK

FUNCTIONAL COMPETENCE

NEW RELATIONSHIPS

NEW PURPOSE

OPTIMISM

ENHANCED SELF-ESTEEM

NEW CAREER

FINANCIAL CLARITY

PSYCHOLOGICAL RISK

LOSS OF CONFIDENCE

PREMATURE AGEING

DEPRESSION

DEATH

LOSS OF MEANING

RELATIONSHIP BREAKDOWN

ILLNESS

UNSUCCESSFUL AGEING



FRIDAY

11

JANUARY

Prepare yourself

SATURDAY

12

JANUARY

- ✓ Decide what you want to do
- ✓ Plan your actions
- ✓ Keep track





Pensioner's Jacuzzi



Alan Barton

**"Life is what
happens while
you are making
other plans."**



GOOD LUCK!!!

