

Your Pensions Newsletter



LIFESTYLE - ENJOYING RETIREMENT

Living with our old parents and/or grandparents can be very stressful. Some people think they understand how retired living will go, but you would not really know what retirement involves until you start living it.

Until you are able to do whatever you choose 24/7, you cannot fully appreciate the significance and sometimes burden of managing free time.

And you can only imagine what it is like to walk in the shoes of a 70-year-old until you reach that age yourself. Here are the essential considerations that can impact your retirement happiness..

Consider using some of your newfound free time to pay a little attention to the person you have been unfairly ignoring for too long: yourself. Since you are no longer pursuing a career, the persona derived from and dependent on your job is free to evolve.

What you do is no longer defined by your role at the company. You now have an opportunity to pursue interests you may have been forced to ignore up to this point, perhaps including silly hobbies you had as a kid, additional education in areas that spark your interest or new activities ranging from gardening to hang gliding.

This is your chance to focus on you and what you enjoy. It can also be a time for a little introspection. Retirement provides a time to evaluate how happy you are with the person you have become and what aspects of your life you would like to fine tune.

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Retirement is the long-awaited chapter in life where you are finally able to do what you really want. There is no more a nine-to-five job, struggling to save or fighting to climb the corporate ladder. Retirement is a time to vacation, explore new things and try whatever strikes your fancy. You get complete control of your day and how you spend your time. This freedom to relax or stay busy is what makes retirement most satisfying.

Not everyone will be happy just getting to retirement. Once there, some people hope to live a lifestyle above and beyond what they are accustomed to. After decades of saving it is time to spend and enjoy.

Some people might want luxurious accommodations and amenities when traveling and multi-course gourmet extravaganzas when dining out, while others will be happy living a more frugal existence with plenty of time to take advantage of free and low-cost local activities.

By observing current retirees you might be able to catch a glimpse of how retirement works. And the lifestyle your retired parents live can provide a firsthand case study of how it is done, although there have been a lot of changes since their generation left the workforce.

It helps to read newspaper or magazine articles about retirees and begin to picture the retired life you hope to live. Retirement presents an opportunity to focus on what matters to you personally. Rather than living for a paycheck, you can concentrate your energy on things you feel passionate about.

For some people this means volunteering for a worthy cause, while others may share their career knowledge with small companies struggling to make it. Maybe you want to document your family history for future generations, injecting your personal insight and sense of humor throughout. If it matters to you, it matters. And as a retiree, you are able to do something about it.

If you want to get better at something, you need to work at it. Retirement is no different. Whether trying your hand at a new puzzle to keep your mind sharp or walking an additional mile to keep your heart fit, facing new challenges helps you stay engaged with living. Throwing something new into the mix just might make the day more memorable. Just because you have not done it before does not mean you cannot take a shot now. You may even surprise yourself with what you are capable of.

PenTrust Limited offers products which can ensure you have the financial back-up to enjoy fully enjoy your new life as a retiree. No matter the category of employment under which you find yourself, there is a pension plan for you.

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