

## **Processing Yourself into Your Retirement**

**O**ngoing accomplishments of a type meaningful to you make for a happy retirement. But you need to get through the emotional process beginning with finishing your work life to fitting comfortably into an ongoing happy retirement. Here are some phases you will transition through – some fast or slow – depending on your preparation and efforts.

### **1. The five years before you retire**

Work generally keeps you on a busy schedule. You have handled children growing up, mortgage payments, and all sorts of crises. It is during these years that you should think seriously about how you will handle retirement. It is great to relax but there has to be some ‘doing’ that will be worth doing. But often, it is just too easy to put this off ‘til retirement.

### **2. The retirement honeymoon**

Your last work day finally passes. Perhaps you have a party. Then, you begin a period where you do all the things that you (and your spouse) wanted to do once work stopped. You have set aside money for doing some traveling, trying some new activities, visiting relatives, and playing golf.

### **3. Coming to terms**

Now, with some trips traveled and friends visited, you come to terms with your retirement. Retirement is not a permanent vacation after all. Vacations are a temporary relaxation from working. So what are you to do that makes it worth what ‘working’ gave you. Unprepared – or even prepared – retirement can bring loneliness, boredom, feelings of uselessness, and disillusionment. This is often a tough stage.

### **4. Creating a meaningful living**

You may need to do some soul searching ... "Who am I, now?", "What is my purpose at this point?" and "Am I still useful in some capacity?" If you never got around to developing your identity apart from your job, this is when you must do it.

Most likely you will recognize something that gives you a reason to get up and get going. But many retirees cannot achieve this and never truly escape this stage – make sure you do!

One thing that may help in this stage is seeing the larger picture of your life. Undertaking your estate planning can help you see how far you have come, and what you have to offer others for having lived your life. So often this is in large part ‘financial’. But there is more to life than only supplying financial help.

With so many years to go, you have plenty of time to accomplish other things – financial and otherwise – for yourself and as a legacy to your loved ones ... which you can enjoy.

**Give us a call or fill out the reply coupon, so we can get you started on accomplishing your estate plans.**