
June 2011 *LifeSolutions* Corner

I'm beginning to think about retiring. I've been putting money into my retirement account, but I really don't know what else I might need to consider. Can LifeSolutions help?

Yes, we can. When articles, books, or blogs talk about "planning for retirement," they often refer primarily to financial planning. However, retirement also involves "lifestyle planning." It is wise to begin this planning early and to look at much more than your financial status. Planning for retirement includes:

- ◆ Planning how and when you might transition out of your current work so that you have a sense of moving forward rather than suddenly feeling disconnected from your "life."
- ◆ Considering what you would really like to do with your time and energy once you retire. This also includes taking steps in advance to create opportunities for that new chapter in your life, such as:
 - Networking
 - Going back to school
 - Exploring how to become a Peace Corps volunteer
 - Developing a plan for extended traveling
 - Checking into options for the community service you've always wanted to do
 - Planning to buy a retirement home or to join a continuing care community
 - Learning a new language or taking music lessons, etc.
- ◆ Developing ways to stay healthy and to keep some structure and order in your life as well as making time for play and fun. As a fitness program manager for seniors commented, "Rest it and rust it; use it or lose it."
- ◆ Connecting with good friends you did not see often because you were working and/or making new friends, perhaps through a more active involvement in hobbies.

LifeSolutions is available to discuss whatever questions or concerns you may have. Our staff can also help you to find resources and/or consultants regarding financial planning, Medicare and health insurance coverage, housing options that you might want to consider, travel options, estate planning, and advance directives, etc. Call us directly at 1.800.647.3327 to schedule a confidential appointment with a counselor. We'll be glad to talk with you.

Several articles on our website, www.lifesolutionsforyou.com, discuss planning for retirement. Click on the *WorkLife* portal and enter your company code. If you do not know your company code, please call us at 1.800.647.3327. On the right-hand side of the website, enter the search term "retirement planning" or "planning for retirement." Each term will bring up a slightly different set of resources, so try both.

Nothing in this information is a substitute for following your company policies related to information covered here.

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