

How active will your retirement be?

Run in the Dark is not only for young athletes! One of the aspects that attracted Financial Broker to sponsor Run in the Dark events in Ireland in 2019 is that it is open to anyone over the age of 14 and whether they want to run or walk. One important aspect of our role in the lives of our clients is to help them as they transition through life. One of the key milestones we help them plan for is their retirement.

When our clients start to talk to us about their retirement, they think this is a conversation that is only about money. It's not. While financially planning for retirement is very important and an area in which we add tremendous value to clients, we also recognise how important it is for us to help you to take a much more holistic view of retirement. Here are a few areas that you might want to think about, if retirement is starting to appear on your horizon.

Long days to fill

This is one to think about long before retirement. Your days used to be filled with the world of work, maybe 10-12 hour days from when you left in the morning to coming home in the evening. And then suddenly you've nowhere to go when you retire. How are you going to fill your days? Will you play golf or go fishing? Will you meet up with the girls every day for a walk or an exercise class? Are you going to spend time out and about visiting all those places you'd been promising to see, but never had the time, or are you going to do that voluntary work you had always promised yourself that you would do?

The bottom line is – you need a plan to keep active and sharp. Your life will be one long day after another if you end up falling asleep in front of the TV every day.

Mind your health

Staying fit will make you happier. Be that person that we all see out walking every day, hail, rain or shine. Back in the days of work, you were (at least somewhat!) active every day, getting up and out to work, to be followed by many people with some exercise in the evening.

Now is the time to increase the focus on healthy habits, not cut back on them. You have more time now to exercise than ever before, so use it. That might be golf, it might be a brisk walk or a visit to the local gym – the instructors there will devise a fitness programme suitable for you.

Apart from the physical benefits, this will also help you to stay more mentally alert. Being sociable helps too – meet friends regularly, get out and about, chat and debate the issues of the day, stay sharp.

While being sociable is good, we're not advocating that you spend the afternoons in the pub! Yes, meet friends for a drink but always within moderation. Having more time on your hands is also an

opportunity to eat better. You've more time to find good ingredients, prepare food yourself and eat really well. Don't succumb to takeaways, except again in moderation.

Respect your partner's space

It is important to recognise that your partner and you have had different routines for many years. Respect their routine - it may work perfectly for them! At the same time, chat to them about how your life has turned upside down in terms of your daily routine and that you may be seeking their patience as you adjust. Hopefully before long, you'll be able to build your own new routine, filled with your own activities and hopefully shared activities.

This is not the time for the "bull in a china shop" approach! Instead awareness of each other's space, routines and hopes for the future together are crucial. The key to this is talking about it and working through it together.

You've a huge amount to offer

Retirement is certainly not the time to consider as the end of your contribution to society. You have far too much to offer in terms of experience, wisdom and time. Your potential to mentor people either through part-time work, voluntary work or with sports teams is immensely valuable. Don't let this valuable contribution pass you by – it will help others and will help your own feeling of self-worth too.

So enjoy Run in the Dark on 13th November and we hope that you can run your best race. If you pass someone who is near or in their retirement years, give them some encouragement. They are out there living their life to the full.

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