

RETIREMENT TRUTHS

THAT ENSURE BLISS VS. BUST

Expert tips for finding joy and fulfillment throughout retirement

BY JULIA VALENTINE



Here, Julia offers 6 Retirement Truths that will help ensure retirement is the treasure of your life:

Aging brings wisdom, not decline

It has been said that what you think about, you bring about. Telling yourself you are going to flourish in retirement can become a self-fulfilling prophecy. At the very least, you might take slightly better care of yourself and, in turn, find your way into the virtuous circle of feeling better emotionally and physically, doing more interesting things and ultimately enjoying yourself more.

Age is just a number

Chronological age is merely the number of candles on your birthday cake, while psychological age is your perception of how vital and vibrant you feel. Since the latter is a subjectively experienced age, you have a great deal of latitude in constructing beliefs that will either help you or limit your ability to flourish after 50. Construct wisely.

Creativity helps design your lifestyle

Discovering and exploring your everyday creativity is going to make a difference between boredom and the pure joy of being alive. Everyday creativity is invoked when the object of your creative efforts is your own life. It taps into our deepest need to feel useful and valuable. A creative life approach fosters flexibility and resourcefulness, helping you choose new pursuits, evolve with the changing times and design a satisfying lifestyle.

Fulfilling true needs is essential

Knowing what you want and, more importantly, what you need is difficult but critical. You cannot be happy without it. Research shows meeting one's personal needs is essential for psychological health and, consequently, for more profound happiness, serenity and a high quality of inner life.

Fail to plan, plan to fail

Research proves that a successful, happy retirement is impossible without planning based on self-examination...people who plan end up with twice the wealth of people who do not. Beyond financial planning, it is imperative to take time to figure out what lifestyle needs must be fulfilled to make you happy, and then find specific ways to ensure those needs can be met. Retirement lifestyle design then becomes the driver for making good choices and building the foundation of physical, emotional and financial health that ensures joy and fulfillment after 50.

Quality of life requires more than money

It is easy to mistake comfort for quality of life. An astonishing quality of life encompasses both material comfort and joy. To live with joy, it is imperative to not only identify and understand your emotional needs, but actively work to meet them. Do this and the second half of your life will be even better than the first.

Aging is a fact, but how you experience it is your choice. Many research studies show that life after 50 can be the most treasured time of your life. This because life perceptions are more positive and feelings of worry or stress decline. Research also shows that a fulfilling retirement is impossible without concerted planning, which should extend beyond the requisite financial plan to also encompass your emotional wants, needs and desires based on thoughtful and practical self-reflection.

"Retirement is the time when you have already fulfilled your obligations to others in life and are now free to make some new choices with yourself as the priority," notes Julia Valentine, speaker, author of *Joy Compass: How to Make Your Retirement the Treasure of Your Life* and founder of www.JoyCompass.com. "Indeed, with proper preparation and forethought, you can realize your full potential and enjoy an astonishing quality of life in retirement. This may include working, mentoring, volunteering, traveling, learning and anything else that helps you feel secure, joyful, independent, valuable and carefree."