

your money

9 Retirement Truths that Ensure Bliss vs. Bust

Finding joy and fulfillment throughout retirement

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 is 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. 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. Here are 9 Retirement Truths that will help ensure retirement is the treasure of your life:

Retirement Truth #1: 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.

Retirement Truth #2: 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.

Retirement Truth #3: 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.

Retirement Truth #4: 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.

Retirement Truth #5: Know your motivation

Knowing why you do something is important because it will motivate you to go through with the action. Motivation is how we access the energy necessary to do anything, whether that means saving money, acquiring new skills or staying fit to enjoy life after 50. Understanding your own intentions and desired result of any decision or activity will result in clarity, less frustration, more of what you want, and less guilt about foregoing what doesn't meet your needs.

Retirement Truth #6: 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.

Retirement Truth #7: Evolution trumps fear

Do not be dragged along by the changing times when you have the freedom to preside over the process. While evolution may not always mean improvement or progress, life's progression is certainly an inevitability that should be embraced, not eschewed. Change should be revered, not feared, as with change comes new learning and growth experiences—new opportunities and ways to contribute, to be significant and to create meaningful experiences for your self and for the people around you.

Retirement Truth #8: Joy requires harmony

A joyful life can only be truly achieved if your inner and outer worlds are in harmony—the alignment of your life's needs and direction (which you can set to Joy, Meaning, Abundance, Fulfillment or anything else you desire) with your inner resources, like attitude, abilities, talents, skills, experience and personality traits. People wholly integrated at this level are conscious of their needs, emotions, impulses, pleasures and pains. They enjoy an amazing quality of life with frequent peak experiences, are more at peace, and are less split between an experiencing-self and an observing-self.

Retirement Truth #9: 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. ♡



SOURCE: Speaker and JoyCompass.com founder Julia Valentine is the author of *Joy Compass: How to Make Your Retirement the Treasure of Your Life*. Through research in finance, motivation and creativity, Joy Compass offers an approach to preparing for, designing and enjoying life in retirement. Valentine may be reached, and the interactive book may be accessed at www.JoyCompass.com.