

100 Kilometers per Hour to Full Stop!



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Special to the Financial Independence Hub

You're busy! You've been diligently advancing your career, paying bills, raising kids and saving for retirement. Lots of your available life hours spent grooming for, travelling to or toiling away at work.

Now fast forward to your first day of retirement — nowhere to be; no need to get out of your bathrobe or into the car. For some that sounds like nirvana; for others, their worst nightmare. Even nirvana wears thin if it's a steady diet with no variety.

The shift from active work-life to part-time work or full-time retirement is one of the important tasks of mid-and-later life. Psychologists speak of it as a *transition*, and like other life transitions it brings both bumps and bonuses. Imagine adjusting, as one of my clients put it, to “twice as much husband on half as much income!”

What's Next?

What comes next? You may need to reclaim or rediscover yourself. You've defined yourself as parent, partner and businessperson and now you're “out of work” on two fronts – kids grown plus the job has flown. Where does your routine, sense of purpose, identity and social engagement come from?

A rockin' retirement isn't a given, it's an intention. A *rich life* is a goal worth meeting, but it takes focus that goes far beyond your net worth statement.

A Life with Style

At the core of virtually all measures of life-satisfaction is your state of health. Now you are driving an older vehicle, one where replacement parts don't function as well as the factory originals. Creating a vehicle-maintenance schedule becomes your new job.

The World Health Organization describes health as, “a state of physical, mental and social well-being.” That requires a focus on *all* aspects of your health – financial, physical, emotional, mental and spiritual well-being.

Begin Again

Redefining you might require trying something new. Have you been a beginner at *anything* in the last 12 months or less? Did you stick with it long enough to attain a level of enjoyment? Notice I didn't say competence – I said enjoyment. There is no parent insisting you stick with something after discovering you don't enjoy it, even if you *are* good at it.

Even a fervent golfer will find 365 days of golf begins to look like work not recreation. We need a variety of outlets that provide intellectual stimulation, creative expression, solitary contemplation, spectator appreciation, physical activity and social interaction.

I'm a fan of both bucket and f*#@ it lists – the former what we dream to see, feel, touch, taste, smell or experience before we exit the planet – the latter what we dream never to do again!

Sooner rather than Later

Many think of retirement as one long timeframe, but those who study aging divide it into three distinct phases: the *go-go*, *slow-go* and *no-go* years. What activities, encore careers or travel destinations do you need to pursue in the go-go years?

If you want to train for that first 10k run or climb Mount Kilimanjaro, what's the timeline? Can you wait until the slow-go years to learn another language, play a musical instrument, or enjoy wine tours in Europe? Better mind-bank lots of great life experiences to relive in those no-go years!

No One is an Island

Asked the secret to a rich-life, many retirees would say *relationships* – with spouses, friends and the broader community. Our relationship-building skills may be rusty. Past friendships were often cemented hanging out at the soccer field or hockey arena, waiting for our kids. We may need to look further afield and make a greater effort to build our social capital in retirement. Investment doesn't just apply to portfolios.

Your plan for this life phase involves creating a balance between playing, learning, connecting, and contributing. Choose a retirement life that *rocks!*