



## 40 reflections on retiring well – quotes from recent retirees\*

*'It is never too late to be what you might have been.'* – George Eliot

1. 'Remember, you are retiring from paid employment – you are not retiring from life!'
2. 'Work on knowing who you are without your work identity, and move forward knowing that you are that same person the day after you retire.'
3. 'Start thinking about the different ways you can use all that you have learned and become to continue living a rich and full life as a retiree, and contribute to the lives of your family, friends and community.'
4. 'Having a positive mindset is paramount, along with faith in your ability to continue being a valued and contributing member of society.'
5. 'It's important to have financial security so that you can live comfortably, access all the services you need, and enjoy the pleasures of spending time with family and friends.'
6. 'You need to identify worthwhile purposes and passions to pursue, and not be afraid to make new starts.'
7. 'You need to find meaningful ways to contribute to your community – volunteer work is a great one. Find work that uses your skills or taps into your passions.'
8. 'Keep the mind and body active – everything else follows!'
9. 'Be absolutely debt free.'
10. 'It is a very enjoyable and satisfying phase – provided you have the financial plan in place for security, and a varied range of social activities and interaction.'
11. 'Set a financial plan that incorporates retirement and activities thereafter. Join groups. Be prepared for community work. Ensure social interaction. Keep abreast of local and global affairs, and ensure good family relationships exist with your spouse, children and grandchildren.'
12. 'Ensure that you do everything to protect your health.'
13. 'Get involved with a group of likeminded people who enjoy life and who are involved in "doing" things.'
14. 'Enjoy hobbies and interests, and be up with current world and domestic affairs.'
15. 'Sitting at home in a solo environment, with no outlet or activity, is a recipe for disaster.'
16. 'An old boss of mine once said that to keep your brain ticking, you need to speak to nine people a day. The number may be disputed but the communication side is paramount.'
17. 'I believe your journey to retirement starts around 40. It is at this stage you should have a reasonable idea of your final financial position. The goal should be to make this an eventuality.'
18. 'Long-term planning is a must.'
19. 'I have always liked the Nike logo – just do it.'
20. 'A happy life, whether one is retired or not, requires planning and structure that allows you to focus on the relationships and interests that are important to you.'

21. 'Given the constraints age and health may impose, it is even more important to focus on positive relationships and to maintain and/or develop interests outside that are sustaining and rewarding.'
22. 'Self-sufficiency, the ability to see beauty in your surroundings, and a sense of contentedness – together with a connection with your community – will enable a happy retirement.'
23. 'Retirement should not be a bookend of life but rather another stage. Maintaining an interest in current affairs and politics, and a flexible approach to new ideas and technology, is also important to one remaining in the mainstream of life, and not just parked in a fixed landscape of previously held beliefs and attitudes.'
24. 'Retirement is the opportunity to bring the wisdom you have obtained in your life into fruition for yourself and others.'
25. 'I see full-time retirement as an opportunity to travel more and to undertake community work.'
26. 'Live as if you had an unlimited life expectancy.'
27. 'Retirement is the third stage of life when you have the freedom to indulge yourself.'
28. 'Plan early for sufficient funds to live comfortably.'
29. 'Don't sit back and wait to be amused. Get out and find interests – things you've always wanted to do but not had the time.'
30. 'Having a husband around "full-time" was quite a challenge – all of a sudden you have to check out and check in.'
31. 'Plan early, and, once you have that lump sum, get good advice and don't just put it in the bank.'
32. 'I do voluntary work to stimulate me – babysitting, and volunteering at our local art gallery. Both are quite demanding!'
33. 'Retire when you are still healthy and can enjoy it.'
34. 'Get good financial advice. Think through what sort of things you want to do in your older years. Prioritise and have a plan for when and what you want to do. Don't be complacent.'
35. 'It's important to be able to afford to eat good food and maintain good physical health.'
36. 'Essential inputs are friends, being happy with where you live, accessing local cultural and fun activities, exercising, and appreciating nature and beauty.'
37. 'You have 30 per cent of your life to live. You want to be healthy, you want to have things to do that keep you entertained, and you want to go travelling. And then you want to stay up to date.'
38. 'Hobbies or interests are essential. That is the strongest recommendation I would put to anybody.'
39. 'I now know that retirement is not about preparing for the end. It is about making new beginnings, setting ourselves challenges, and accomplishing amazing goals.'
40. 'I think primarily you need to be occupied and do something you enjoy doing. Find something that really interests you ... It might be studying law, it might be making wooden tables, it might be painting, or something with your hands. Everybody's different, but I think a crucial element is to have something that interests you, that can occupy you, and give you some satisfaction. You've got to have something to look forward to.'