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## **Think About Your Lifestyle Before You Retire**

*Sometimes planning for retirement isn't entirely about money.*

Provided by Frank DeMaio\*

How many words have been written about retirement? It's a preoccupation for many, and we devote so much time, thought, and energy toward saving for the last day we go to work. Saving and investing in such a way that we no longer have to work may seem ideal at first, but it raises a question: what do you have planned for all of that free time?

**What do you do with your first day?** Maybe you finally take that big vacation you've been talking about. Or, perhaps, it's time to catch up with your kids, grandkids, and other extended family. But, eventually, you come home from a vacation or a visit.

While many of us have that first day mapped out, it's the days that follow that we haven't really considered. In a survey conducted by Merrill Lynch and AgeWave, people who were about to retire were asked "what they would miss the most" once they left the working world. A "reliable income" was the top answer, coming in at 38%.<sup>1</sup>

When the same survey was given to people who have been retired for a while, "reliable income" was still a popular answer, but it drops down to 29%. So, what are actual retirees missing? The top answer, at 34%, was "social connections." Other prominent answers included "having purpose and work goals" (19%) and "mental stimulation" (12%).<sup>1</sup>

**Free time can be a luxury or a curse.** The results of the survey indicate that many retirees don't give much thought to what they will be doing with all of their free time. We are meant to enjoy our retirement, of course, so banishing the restlessness and loneliness that can come from leaving your job should be taken into consideration when you are planning.

In his book *You Can Retire Earlier Than You Think*, investment strategist and radio host Wes Moss advises seeking out what he calls "core pursuits." These are rewarding and engaging interests that can bring satisfaction and happiness to your life; charity work, hobbies, community activities, or public service are but a few examples.<sup>1</sup>

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Moss estimates that the most satisfied retirees enjoy three or four such pursuits as they go into retirement – though, there’s no reason that someone can’t find more ways to pass the time.<sup>1</sup>

**“Retirement” doesn’t mean “not working.”** Not everyone is geared toward making their life about core pursuits. You may find that you miss working, or that you simply need or desire a little more income. Maybe you find that a part-time job is ideal for supplementing your retirement income? Or, perhaps, you have an idea for a small business that you’ve always wanted to pursue?

Whatever path you take, it’s important to consider the options open to you once your time is finally your own. You’ve worked most of your life for it, so enjoying yourself during retirement should be a priority.

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#### **Citations.**

1 – [fool.com/retirement/general/2016/04/01/think-youre-ready-to-retire-not-until-you-read-thi.aspx](http://fool.com/retirement/general/2016/04/01/think-youre-ready-to-retire-not-until-you-read-thi.aspx) [4/1/16]