

Brad Brain: Retirement not just about money

Mar 15, 2021 1:35 PM By: Brad Brain / Smart Money



Brad Brain: "Retirement can also be a scary time. Perhaps a boring time. And maybe a lonely time. And you are probably going to do it for a few decades. I doubt you want to spend the final third of your life miserable, so listen up!" | Getty Images



Most retirement planning focuses on the money. Without question, planning how your finances will look in retirement is a wise and prudent thing to do.

But there are some additional important matters about your retirement for you to give some thought to as well, and that is what we are going to talk about today. In particular, let's talk about your happiness and let talk about your health.

Retirement can be an exciting time of a person's life. It's when you finally have the opportunity to do all those things that you have wanted, but never got around to.

Retirement can also be a scary time. Perhaps a boring time. And maybe a lonely time. And you are probably going to do it for a few decades.

I doubt you want to spend the final third of your life miserable, so listen up! The research to having a happy and healthy retirement is clear.

Think about when you meet someone new, and they say to you, "Tell me about yourself." The very first thing that almost everyone will say to describe themselves is their occupation. People will say, "I am a teacher", or "I am a fireman." It's rare that people begin their reply with "I am a father of two, a boy, 6, and a girl, 4," or "I just love fly-fishing!"

It's the work that we do that forms a fundamental part of who we perceive ourselves to be. So what happens, not just to your daily routine but to your core self-image, when that work stops? We need something meaningful to fill the gap.

The key to happiness in retirement is connectivity. We need to have something meaningful in our lives, something that gives us purpose.

Interestingly, it doesn't actually matter what that something is. It could be a social group or a sports club or a volunteer activity or a hobby or even a retirement job. As long as it resonates with you, and it gives you something meaningful to do.

Friends and family are also crucially important. Humans are pack animals. If we have a tribe that we can run with, we are happy. Alone, we wither.

But happiness alone won't stretch very far if you don't have the ability to enjoy it. That brings us to our second key for a successful retirement: health.

People have a tendency to take their health for granted right up to the point where they don't have it anymore. So let's face facts. You are not a kid anymore.

You don't have the metabolism that you used to. You can't eat like you did when you were 20, and you can't drink like you used to either. Please don't try.

You are going to have a harder time getting a full nights sleep and, although you can get by with less sleep, the sleep you do get is even more important now so your body can repair and recharge.

And you have lost about half a pound of muscle per year since the age of 25.

The fantastic news is that you can reverse the tide of aging with a simple, easily available, miracle cure. Exercise.

Cardio and strength training. No excuses. You don't have to be running the Emperor's Challenge, but you do have to get moving and you have to keep moving. A sedentary lifestyle is not your friend if you want to age well.

For many people, retirement is going to last for a long time. A long retirement is great, but that is assuming you are healthy and happy. Connectivity will do wonders for your happiness, and exercise will do miracles for your health.

And if you want some motivation, consider how dreary a lengthy retirement would be without health and happiness!

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