Three Things No One Tells You About Retirement

With
Brian Landry

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Published by RetirementProject.org



1) There Is A Dark Side Of Retirement

There is a hidden epidemic taking place within the shadows of retirement; a chilling reality that can impact retirees and their families more deeply than any economic recession or market crash. It's the dark side of retirement, where addiction, mental illness, and even suicide are quickly becoming so prominent that new and soon - to - be retirees must become more aware of the impact these powerful influences can have during retirement and develop a plan to avoid them.

Drug & Alcohol Addiction
It is expected that by 2020, the number of retirees with alcohol and other drug problems will leap 150% to 4.4 million - up from 1.7 million in 2001.

According to the Substance Abuse and Mental Health Services Administration, the proportion of older people treated for a combination of cocaine and alcohol abuse tripled between 1992 and 2008. For this group, in 2008, cocaine abuse was the leading cause of admissions involving drugs (26.2%), with abuse of prescription drugs a close second at 25.8%.

Depression
The National Institutes of Health report that, of the 35 million Americans age 65 or older, about 2 million suffer from full - blown depression. Another 5 million suffer from less severe forms. Women are at a greater risk for depression because of biological factors such as hormonal changes and due to the stress that comes with maintaining relationships or caring for loved ones who are ill. Health conditions, including heart attack, stroke, hip fracture or macular degeneration, and procedures such as bypass surgery, can also trigger the onset of depression.

Suicide
Suicide rates are highest among those over the age of 65 with white males taking their own life at almost triple the overall rate, and are eight times more likely to do so than women in the same age group.

As startling as this information may be, the dark side of retirement is all too real, and requires new and existing retirees to make specific plans to help them avoid these dangers. If retirees don't take the time and energy to plan for things like replacing their work identity, filling their time, staying connected to family and friends, as well as remaining

mentally and physically sharp, some of these factors could dramatically alter how things end up for them in retirement.



2) Your Health Is Your Wealth

Most of retirement conversations today are focused on "your number" ... or how much money you need to have saved in order to retire happily ever after. While the need for comprehensive financial planning and saving for retirement is obvious, everybody knows that money can't buy happiness or good health.

Now more than ever, it's important for people to look beyond their financial numbers and savings habits and focus on their health - related factors as well. Oftentimes, people think the extra time they have in retirement will provide the motivation they need to live a healthier life than when they were working... but old habits are hard to break, and new habits are hard to make. In fact, most people don't realize that retirement only magnifies what you already are, particularly when it comes to health. If you frequent the couch, prefer fatty foods, or are always trying to please others, retirement will only provide more time to reinforce those habits.

That's why it's important to take as much care of your health as you do your wealth, because the best legacy you can give your family is a happy and healthy you. Therefore, in addition to knowing how much you need to save, how your assets should be allocated, and how much you can withdraw each year, make sure you consistently monitor numbers like these as well:

- Cholesterol level
- Fasting blood sugar level
- Body mass index (BMI)
- Blood pressure
- Resting heart rate

Retirement well-being is not only about your physical health and what you're eating, but also about what might be eating you. If your body and soul are filled with fear, resentment, worry, guilt, anger or other emotional issues, it will show up in your physical appearance and your behavior. Emotional health requires that you have time to yourself and the space in your life to adapt to what's happening. Being overwhelmed or stressed out can leave you feeling inadequate and easy to anger around your loved ones.

Therefore, a truly comprehensive retirement plan today requires that you put "how much you need to save" behind "the numbers you need to stay alive" because the real foundation for wealth, is your complete and total health.



3) Retirement Is A Metaphor

Retirement in its simplest form is a metaphor for the life you wish to lead and the legacy you plan to leave. Our belief is that retirement is a blank slate upon which each individual must fill it up with what is important to them. It's also a privilege some people never get to experience, so we encourage you to treat it with purpose and intention.

Keep in mind, there's nothing automatic about the act of retirement itself. It won't just unfold into the greatest time of your life. Making it the best it can be, takes time, practice, and concentrated effort.

That's why I suggest you treat retirement like a camera and focus on what's important. Be sure to capture the good times, develop from the negatives, and if things don't turn out the way you expected, take another shot!

Mentally and emotionally consider retirement like an ocean: calm and still one moment, bumpy and unyielding the next... but in the end always beautiful. Its physical demands can be a lot like riding a bike, where you have to keep moving or you'll lose your balance... and socially, retirement can mimic the game of basketball, meaning it's not meant to be played alone.

Overall, my mission is to help individuals and couples plan for the mental, social, and physical aspects of retirement. That's why my first priority is education and information. I want to empower and support others as they make the transition from work-life to home life.

Whether you're already retired or just a few short years away, this guide is only the first step. I invite you to learn more about me and how I work with clients like you, by clicking here, or you can request more information, by calling 334.782.5054.

I'm here, and ready to help you retire well!

Questions Can Be The Answer

1. What does your perfect day and perfect week in retirement look like? What time you will wake up and go to bed? Will you eat breakfast, lunch and dinner together? What errands and household responsibilities need to be done each week, and who will do them? How much alone time do you want or need?

2. What do your combined and separate social networks look like? How many of those friends do you currently plan outside activities and events with? Who does the majority of your social planning and can that be a burden? What ground rules can you set to ensure you're both getting out of the house and staying off the couch?

3. How will your retirement affect your family? Will there be more or less visiting? What role will you play with your grandkids, and how will you communicate your plans to family members?

4. What role will your physical and mental health play in your retirement? Consider what healthy habits you hope to incorporate into your retirement, and what bad habits need to be monitored or curbed.

5. How will you remain financially compatible when issues such as paying for a parent's long term care needs, supporting an adult child, unexpected household repairs, or travel opportunities come up? How do you feel about your current financial advisor, or about selecting an advisor? What plans will be put in place to protect the other in case one of you dies or is incapacitated?

New Horizons In Marriage

Question like these aren't always easy, one-time conversations. Reality is, people can have different thoughts, ideas, and priorities when it comes to retirement, which may not necessarily coincide with their spouse's. Therefore, it's important for married couples to take time to regularly discuss their plans and feelings about life together in retirement.

Whether you're starting a new marriage or celebrating a special anniversary, you've worked hard to get to this point in your life, now is not the time to let pride or unexpressed thoughts and feelings cloud your retirement years.

Avoid falling into common traps by acknowledging that retirement doesn't mean you have to be together all the time. Each of you need the confidence and self-esteem to be taking care of yourself and not relying on the other person to determine your own sense of worth... or social network. Doing so can put a major strain your relationship.

While retirement is perceived by many as an idyllic time, it can turn out cruel and stressful if couples don't take time to discuss their thoughts and expectations for everyday life in retirement. That's why my first priority is education and information. I want to empower and support couples as they make their transition from work-life to this next phase of life.

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I'm here, and ready to help you retire well - together!

Retire Well With These Next Steps

Deciding to retire is one of the most important decisions you will make for yourself and family. You deserve to not only be prepared financial but also mentally, socially and physically. The more equipped you are to replace your work identity, stay relevant and connected, as well as keep mentally and physically sharp the more successful you will be in making the transition from work like to home life.

Align Yourself With A Retirement Coach

Brian Landry is a hands-on and experienced coaching professional who is passionate about helping people retire well. Together, he blends his personal and professional experience to help you explore and make the most of your time, talents and energy in retirement. Learn more.

Let Me Go To Work For You

Through my personalized approach, I will work with you to determine your current level of retirement readiness and well-being. Then we'll develop a plan to help you address any unmet needs or desires, monitor your progress, and take action to create the retirement you desire... Learn more.

Enjoy Your Retirement

Through training and retirement coaching I have come to embrace the fact that no one wants to run out of money, let alone family, friends, or good health. commitment to you is to help you preserve

the non-financial aspects both now and well into the future. Learn more.

About Brian Landry

Brian is a proven retirement & executive coach, educator, and entrepreneur with over 40 years of experience in leadership development. Brian served 25 years in the USAF. Post AF retirement, he has consulted in the construction, petrochemical, equipment manufacturing, healthcare, and higher education industries. He has leveraged his successful military career, business experience, and formal education to create a unique set of skills related to leadership excellence, team development, and cultural enhancement. In addition to his professional experiences, Brian has given back to his community by serving in leadership roles for nonprofit organizations, numerous advisory boards, and his church. Brian is passionate about empowering individuals and organizations to reach their highest potential.

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