

# The New Meaning of Retirement



In the past, retirement was typically viewed as the stage of life when one stops working, sells a family home and moves to the beach. However, as the baby-boom generation approaches traditional retirement age, many are living much more active lives than past generations. As a result, the term “retirement” is taking on new meaning as a period of life when one can continue working or contributing to the community while also devoting time to passions, education and other enriching activities.

## Prepare for Retirement

For many, retirement has become not an end, but a new beginning and a new chance to find fulfillment. Regardless of how you choose to spend your retirement years, it is important to plan ahead to make sure you are prepared, both financially and emotionally.

## Giving Back

Many people find fulfillment through helping others; however, career and family demands often make spending time volunteering difficult. Retirement can be the perfect opportunity to give time to causes near and dear to a retiree’s heart. There are many ways to become more involved with helping the community, such as through a place of worship, the local animal shelter, the local food pantry, the local public school...the possibilities are endless. Ask yourself what is most meaningful to you and where you might be able to make a difference. Perhaps you can apply some of the experience gained through your career to help better the lives of others and yourself in the process.

## Working During Retirement

Many people continue to work through typical retirement age. Those who have enough savings and no longer need a steady paycheck may consider pursuing new opportunities, such as starting a business, charitable foundation, or start a consulting gig. Retirement may be an opportunity to tackle new professional challenges.



## Pursuing Education

Many of today’s retirees are also finding retirement an ideal time to pursue education in a field of interest. Whether in a formal educational setting or in a self-teach setting, retirement can be the perfect time for many to broaden their horizons and become proficient in new skills. Planning for higher education expenses after retirement is particularly important when saving and preparing for retirement.

## Setting New Goals

Retirement is the perfect time to pursue interests you might not have had time or energy for while working. Many recent retirees see their retirement as an opportunity to accomplish new goals. In deciding on the path you would like to take in retirement, consider what you would want to leave as a legacy and how you want to be remembered.

## Meet With Your Wealth Team

Your wealth team at Mariner Wealth Advisors is committed to being here for all of life's stages, including retirement. We can help you plan for both the emotional and financial aspects of retirement to help you achieve your goals and pursue your interests.

## Prioritizing Your Time

Also consider how you wish to allocate your new-found time in order to accomplish what is most important to you. When properly planned for, retirement can provide an opportunity to turn your time and money into meaning.



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