

10 Things to do Before Retiring

The transition into retirement is one of the most significant changes we face in life. In an effort to age gracefully and make sure your retirement is a time you enjoy, here are 10 things you should do before you pull the plug on your career!

For more info, check out our blog post!

1. Jump out of a plane

Okay, so you don't need to literally jump out of a plane, but what would happen if you did? You'd probably think of all the things you never did and who you wish you had been. Take time to think about your long lost aspirations to determine what you want the next several years to be like!

2. Let the kids handle it

Hopefully, by now you can sense my sarcasm. You don't want your affairs to be a mess that your kids have to clean up after you're gone. Being proactive and organized will not only help your kids, it will give you peace of mind in case of a fire, flooding, etc! Get with the times and make the whole process easier - go digital!

3. Imagine life without your spouse

If you're married or have children, you need to prepare for the inevitable. What would you do if something happened? Don't avoid these conversations because they are tough. Be proactive, talk through the details, and make sure your family is taken care of.

4. Fire your financial advisor

Please don't actually fire them, not yet anyway. But you should evaluate your relationship(s). Are you satisfied with the support your advisor is providing? The further you get in retirement, the more you will rely on your advisor. Make sure you have one who is your advocate!

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5. Ignore death and taxes

As the old saying goes, there are only two certainties in life: death and taxes. We can't ignore them forever. It's time to get serious about your estate plan and your taxes. Be willing to spend some money to talk to the right professionals who will help you prepare for the changes that are in your future.

6. Work out like it's 1980

Health care costs aren't getting any cheaper. Take things into your own hands! It's time to hire a personal trainer, join a gym, and eat healthily. If you don't become proactive about your health, it will be impossible to predict what your health care costs will be.

7. Go fly a kite

I mean that in the nicest way possible. What you need to do is find some hobbies. When you retire, you may experience a sense of loss when it comes to your responsibilities, social networks, and sense of purpose. Plan ahead and try a few new hobbies or resurrect the ones you had before you were too busy to do them!

8. Teach the old dog new tricks

Despite what they say, it's never too late to teach an old dog new tricks. If you don't use it, you lose it. Sound familiar? The only way to counteract the stereotypes of aging is to keep your mind active. Do crosswords, take a class, travel!

9. Get a twitter account #YesImSerious

Social media isn't just for the youngsters. Social media is a fantastic way for you to get involved and stay connected with your friends and family! Take the leap, ask for help, and push yourself not to become a hermit! #Grandpasgotgame

10. Give it all away

I've got some bad news for you – you can't take your money or time with you after this life. Find ways to give your money/time away! Go on trips with your family, volunteer at local charities, or set up some college funds! Do what you want, but be proactive about it!

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While you may not feel like you have time to think about retirement right now (too busy, right?), you need to. Your future is yours, and a little planning and brainstorming can go a long way. Think about what you want your purpose to be and how you want to spend your time!

Most importantly, find a trusted advisor who will listen to what excites you and makes you, you. Choose an advisor who will help you create a stable plan and make the right choices that will position you to seize your retirement with enthusiasm.

**Have questions about retirement?
Contact us today!**

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