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STAY ACTIVE AFTER RETIREMENT

THE time has finally arrived: retirement! You can finally start reaping the benefits of your hard work after all these years. Retirement doesn't have to be seen as an end, but as the start of new opportunities.

After retirement, you have more time in your hands to become financially independent, and explore new opportunities.

Here are some tips to stay active when you retire.

STAY PHYSICALLY ACTIVE

The best way to be healthy, independent and occupied is to do some physical exercise, such as walking and yoga. Physical activities should consist of aerobics, strength training and flexibility exercises.

You can do new activities such as golf, tennis, hiking, or biking. Find some form of exercise that suits you.

EXERCISE YOUR MIND

Retirees should keep their minds active by learning something new like playing a musical instrument and keeping the mind alert with games, such as Scrabble, Sudoku and crossword puzzles.

STAY UP-TO-DATE WITH TECHNOLOGY

Learn new computer skills and programmes. If you decide to re-enter the workforce, having updated skills may prove useful.

TAKE UP GARDENING

Gardening is the best way to keep you occupied. This is also a great stress buster. Grow some flowers or vegetables in your garden. If you don't have a garden, you can grow plants in a pot. You can also decorate your house with these plants and flowers.

RELAX AND TAKE A VACATION

Retirement also means having the freedom to go wherever you want, and whenever you want. This freedom means you can travel during off-season when

prices for hotels and airfares are reduced. In addition, many attractions, such as museums, theme parks, and zoos, offer senior citizen discounts.

READ

You will have plenty of time to catch up on your reading in retirement. Reading can be a great solitary activity, but you can also join a local book club if you want to meet some new people. Read the latest best-sellers or go back to the classics that you skipped in college.

LEARN A NEW LANGUAGE

Language learning is another great activity for keeping your brain active. Join a class at a community college, and you will get to meet new people to share your interest. If you decide you want to travel, match language learning with your travel destinations.

DO VOLUNTEER WORK

Everybody understands the necessity of volunteer work in the community, but career people have less and less time to do volunteer work. Doing volunteer work keeps retirees involved in the community. They can volunteer at community centres, schools or animal shelters.

Retirees can use their expertise to help people in the community, such as assisting in literacy and community educational programmes, tutoring at schools, and coaching children or adults.

FULFIL YOUR DREAMS

What is it that you have always wanted to do, but never seemed to have time to do? Many people find their retirement is the perfect time to explore their dreams and make choices they didn't believe were possible in the past. Start out by making a plan for your life. Ask yourself what you would like to see yourself doing in the next five, 10, 15 years and beyond. Then make up a detailed game plan and go for it!

LIFE DOESN'T STOP WHEN YOU RETIRE

It is a wonderful time to start anew. It gives you the opportunity to learn, grow, achieve new successes, start new adventures and meet new friends. It is the beginning of a brand new life filled with wonder, empowerment and freedom.

TIPS FOR RETIREMENT PLANNING

- If you don't want to work during your retirement years, you need to ensure that you have enough savings.
- By determining how to save for retirement, you will be able to set your goals and not worry about the future.
- Start planning for retirement early. It may seem as if retirement is in the distant future, but it is never too early to start planning to enjoy and finance it.
- Think about how you want to live and where. Calculate how much money you will need.
- Plan for the possibility of living longer than you expect. Include the possibility of being on a fixed income for as long as 20 or 30 years.
- Create a financial plan with an expert financial planner.
- Make a plan to pay off all your debts long before you retire. It should be your goal to go into retirement with no outstanding credit card debt and plan on finishing up your mortgage by the time you retire.

Compiled by
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