



TOP EIGHT RETIREMENT TIPS THAT HAVE *NOTHING TO DO WITH MONEY*

Hilary Lochhead *Certified Executive Coach, Consultant, Speaker*

A Google Search of the word **“retirement”** on June 21st 2010 yielded **88,600,000** hits. Approximately 95-98% of those hits are on the topic of finance – estate planning, financial planning, tax planning. These are clearly important, but do not show the whole picture.

How can you be as intentional about the non-financial planning and dreaming as you are with the financial?

Here are some tips that can make the difference between success and mediocrity:

1. Don't put off what you want to do until the magical day, start now

Would you like more time to enjoy the cottage? Ask for a cut in pay in return for more time off.
Always wanted to climb Mt. Kilimanjaro? Go for it.
Interested in photography? Join the local club.
What is on your “When I retire, I will.....” list? Give yourself the permission and time now.

2. Have a retirement plan and discuss it with loved ones

It might look something like this:

Category	Item	Measurement
Leisure	Travel	Two new places requiring flights One family trip
Finances	Giving back	Give grandchildren \$1,000 surprise gift
Personal growth	Education	French cooking class Learn to speak Spanish
Balance	Philanthropy	Volunteer on a board Become a mentor for new immigrants

3. Have the right attitude

Your attitude can and often does determine your altitude.
“If you think you can do a thing or think you can't do a thing, you're right” **Henry Ford**
Plan to succeed and **believe** that you can

4. Take care of your health now

Your health may be the **one thing** that stands in the way of you living **your** retirement dream and prevent you from moving forward. Think about what you can do now to ensure that you are not only willing, but **able** to live your retirement dreams.



TOP EIGHT RETIREMENT TIPS THAT HAVE *NOTHING TO DO WITH MONEY*

5. **Have a purpose, move from *Success to Significance***

Many people have significant accomplishments in their career, running small or large organizations, making a difference daily. What happens with all of that capability and drive after retirement? Many people decide to volunteer, to make a difference in a more meaningful way. What is your purpose, how would you like to contribute and make a difference?

6. **Be willing to accept change and practice it**

Change and transition are difficult for most people, even if they made the decision about the change. Moving to a more convenient and smaller home is great, but who enjoys the clearing and packing? Start today and do something differently – go to a new restaurant, take a different route to work, have lunch with a different co-worker. Flex those change muscles!

7. **Visualize: Ask yourself...**

What is the best possible outcome?
How will I measure success?
What one action can I take that will make the biggest difference?
What is standing in the way of success?
Who will hold me accountable?

8. **Find a Retirement Accountability Partner**

Being committed to your retirement dreams is important. Finding someone to talk to, a sounding board, who will hold you accountable for achieving your goals and dreams will significantly improve the likelihood of your success.

This could be someone who has made the transition, a family member or a Certified Coach. Whoever you select, this relationship can contribute to **the difference between success and mediocrity.**

Retirement Resources: “Don’t Just Retire. Live it, Love it!” – *Richard Atkinson.*
“The New Radicals” – *Julia Moulden.* “Retire Right” – *Fraunfelder and Glbaugh.*

Don’t simply retire from something; have something to retire to. *Harry Emerson Fosdick*

Hilary Lochhead is the founder of **TransitionMatters**, a business focusing on change management and optimizing possibilities. Hilary is passionate about inspiring people and organizations to minimize the downside and maximize on the opportunities of change and transition.

Her practice incorporates internal consulting and executive coaching for people and organizations in transition including retirement transition. She also develops and delivers transition-related workshops. Her success and the success of her clients are due to an approach focused on integrity and affiliation.

Please contact Hilary at 416-315-0542 or email her at hilary@transitionmatters.ca to learn more about Coaching, Consulting and Facilitation offerings.