

#Time4Everything



RECIPE FOR A HAPPY RETIREMENT

Your dream retirement is yours to create – it just takes the right ingredients. Glacier by Sanlam spoke to 82 retirees about their recipe for a happy retirement and four distinct ingredients emerged: financial security, good health, staying connected and looking forward with positivity.

Ingredient 1: financial security:

Money is just one part of a contented retirement, but it's an important ingredient. Financial security isn't about extravagance, it's about investing your savings to generate an income that'll last a lifetime.

-  Draw up a retirement income plan in collaboration with your adviser
-  Consider taking on part-time work or jumping into the 'gig' economy
-  If a lump sum pay-out is part of your plan, consider how you'll reinvest this

"I just want financial freedom, that's all."

Final ingredient:

Looking forward with positivity

For a recipe to work, it needs to be made with the right attitude. The best food is made with love; the best life is built through purpose. To move forward and make the most of retirement, you need to come to terms with and accept the past and look forwards with positivity.

Here are some of the things Glacier by Sanlam's participating retirees prioritise:

-  A daily surf (70-year old female)
-  Founding a jazz band and music society (65-year-old male)
-  Finishing a masters in astrophysics (61 year-old male)

"I'm not a stay-at-home granny who knits."

Ingredient 2: good health:

Staying in good physical and mental health is pivotal to enjoying retirement to the fullest. Exercising the brain will help it form new connections necessary to ward off dementia. Additionally, it's important to eat healthily and incorporate a daily exercise regime.

-  Prepare for health curveballs by ensuring you've got proper cover in place
-  Stay busy - draw up a daily schedule and try and stick to it
-  Learn a new hobby or find a stimulating passion project to pursue

"Health is worth more than wealth, any day."

Ingredient 3: Staying connected

One of the best parts of following a recipe is being able to share the result. Meaningful connections are crucial to a happy retirement. As humans, we're inherently social - we crave stimulating companionship.

-  Get involved in the community, for example, volunteer with an NGO
-  Join institutions like the University of the Third Age to meet like-minded people
-  Spend regular quality time with your family and friends

"I feel very good when I'm able to give back."



The secret to any recipe is making it your own.

All the ingredients can be there, but you need to bring them together.

To read more on how to ensure a happy retirement visit our web page: <https://www.glacier.co.za/campaigns/retirement2017> or follow us on [Facebook](#)

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