



# 4 ingredients for a happy retirement

Retirement involves major changes in your income, lifestyle, social life, and self-image. Not surprisingly, retirement can be very stressful—or blissful. Advance planning is a key ingredient for a happy retirement. Here are some specific ways you can make retirement less stressful and more satisfying.



## GET A PART-TIME JOB

For some people, gradual retirement is easier to handle than being employed one day and unemployed the next. To smooth the transition, you may want to either work part-time at your present job for a few months or get a part-time job when you leave.

## PRACTICE LIVING ON A RETIREMENT BUDGET

And start saving for retirement as far ahead of time as possible. Don't expect Social Security to cover all your expenses.

## TAKE CARE OF YOURSELF WHILE YOU'RE YOUNG

You can help to preserve your health by eating a healthy, mostly plant-based diet, not smoking, drinking moderately (if at all), getting quality sleep, learning to manage stress, getting regular checkups, and being physically active.

## BUILD & MAINTAIN SOCIAL CONNECTIONS

Positive relationships give life meaning, comfort, support, and joy. They help prevent loneliness and isolation.

## CULTIVATE HOBBIES & OTHER INTERESTS

Fitness activities, community work, or academic studies can fill the void left by not having to report to work every day. To prevent boredom, consider a variety of activities—indoor and outdoor, mental and physical, group and individually oriented. And start thinking about projects you'd like to work on well before retirement, so you don't stall out when the time comes.