



Budget



+ wealth + security

Booster

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What is Retirement?

All the definitions of retirement would indicate that it is a time in life when you have grown too old to continue to work. In other words, as the farmer would often say, you are put out to pasture because you may have outlived your usefulness.

We definitely do not want to think of ourselves as outgrowing our usefulness or growing too old to work. We still want to make a difference and enjoy ourselves during this time.

The meaning of retirement needs to change. In fact, we need to look for a new word which best describe that time in our life where we decide how much and what work we do want to do and how much play we want to indulge in.

Retirement should not be seen as a time when you pack up your old working life and withdraw from life into seclusion (which is exactly what retirement meant originally to the French in the 1500s). Now is the time to become active in your life and be in control of the choices about how you wish to live throughout your retirement phase.

Let's call it Renaissance, not the beginning of a great 14th century revival of art and literature, but a renewal of life, vigor and interest . a new beginning. Yes, it may sound a little over the top, but for most people who have worked in excess of 40 years it should be viewed as an opportunity to refresh your life and begin a new and exciting stage.

But to ensure you take full advantage of your Renaissance, you have to take control early to ensure that you are ready not only financially, but also physically and mentally. Don't leave it to late take stock of your finances, consider your lifestyle and get a health checkup with us or the opportunity for your Renaissance might just pass you by.

If you would like to read more about retirement, aged care and everything in between, visit our authors blog Realising your dream where <http://blog.cpal.com.au/realiseyourdream/>

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