

Retired and Adjusting - six months in...

Dr. William Cross
Aug 12, 2011

10 Types of People

- Those that understand binary numbers
- Those that do not.

Two Types of People

- Those –
 - With outside interests
 - Without outside interests

Considerations

- Health
 - Insurance
 - Medicare
 - Supplemental policy
 - Eat
 - Sleep
 - Exercise



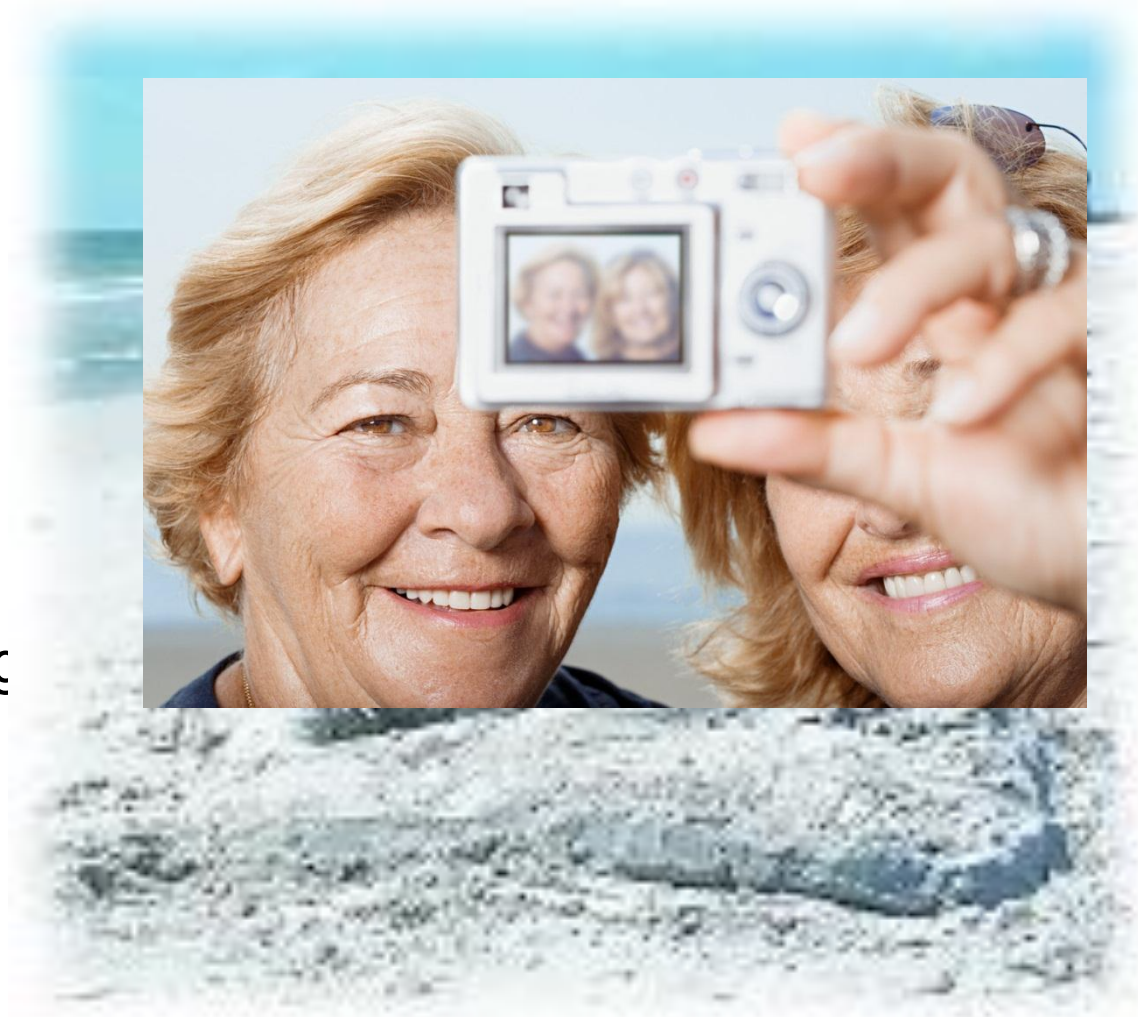


Considerations

- Money
 - Enough?
 - Early retirement calculator
 - <http://cgi.money.cnn.com/tools/retireyoung/index.htm>
 - Cash flow planning
 - <http://www.guidedchoicenow.com/quickadvice/>
 - Always time to save.
 - Social Security
 - <http://www.aarp.org/work/social-security/social-security-benefits-calculator/>
 - Benefits @ 70 Medicare @ 65

Considerations

- Spouse
- Friends
- Where to retire?
- What to do?
 - Work
 - Help others
 - Pursue personal goals
 - Lifetime learning



Considerations

- Test it out
- Leave a legacy

Letdowns

- You're no longer important
- You were not irreplaceable
- You used to have more friends
- You're more married now
- You don't really have to be anywhere
- You used to be more interesting
- Gambling used to be more fun
- It's harder to feel productive
- You are in the suburbs all day now

Be Happy!



Retirees are happier than expected.
Test it out!



Seven Signs of Success

- Toss your alarm clock
- Financial freedom
- Personal calendar
- Travel timing
- Fewer lists
- A slower pace
- A new chapter

Dave Bernard

Resources

- <http://www.aarp.org/work>
- <http://ssa.gov>
- http://money.cnn.com/retirement/?iid=H_PF_QL
- <http://lovebeingretired.com/>