



Register online now - <u>www.careerlifetransitions.com.au</u> Or Call our Head Office (08) 6336 8620

Career Life Transitions is an innovative and caring career and/or life transition company. We are here to support and coach people as they transition to the next phase in their life and career.

We provide holistic structured support for people going through life and career changes, supporting them as they experience some of life's most challenging moments.

Our professional senior coaches tailor support to meet your current needs and goals for your direction in life. If you're investigating options on 'what to do next', whether to return to study, turning a hobby into a business, looking at volunteering or even active retirement — we are here to provide assistance and support for your successful life transition.

Personalised, unparalleled expertise: We connect you with a professional, experienced coach, regardless of your location, that ensures everyone who goes through our program receives individually tailored service and succeeds in their transition.





A great retirement starts with great planning.

Our highly innovative, reputable programs and resources focus on a 10-step transition plan:





5 Tips for a Happy Retirement

Mostly, all you ever hear about is the financial side of retirement. Save more, invest more, have more, but for what?

For you the answer might be financial independence, or to have a certain amount of money, or just to stop working so you can do something you like.

There are legions of experts out there to help you with the money side of things - your asset allocation, tax structure, how much you need to save, how much you can safely withdraw etc etc.

Understand, however, that there are a lot of people out there who seem to have more money than most, but are still not happy.

So, obviously, there's got to be more to it than that!

How can you avoid an unhappy retirement, and what can we learn from happy retirees?

Health - Happy retirees keep fit and healthy.

Health trumps wealth. This is an obvious one, isn't it? The happiest retirees seem to be the healthiest. Whoever said "If you have your health, you have everything," was probably retired.

The message is that health will have a major impact on your satisfaction with life in retirement. A focus on health will allow you to enjoy life to the fullest extent in your later years. While you can't predict how healthy you will be in the future, you can help influence the outcome by making lifestyle choices that promote good health.

Identity - Happy retirees keep growing.

Often, the first question we ask when we meet someone is, "So, what do you do?"

What will you say when you aren't tied to a job anymore?

In addition to providing income, many of our life anchors are directly linked to our job - accomplishment, self-worth, contribution, success. There are problems to be solved and new things to learn constantly. When you retire, they are gone from day one - you are left to fill the void yourself.



Friends - Happy retirees are not isolated. They stay socially active and maintain relationships.

Want to live longer? Get some friends.

If you are not heading to an office or getting out and about each day, you miss out on important social interaction that you need to keep good physical and emotional health and cognitive function.

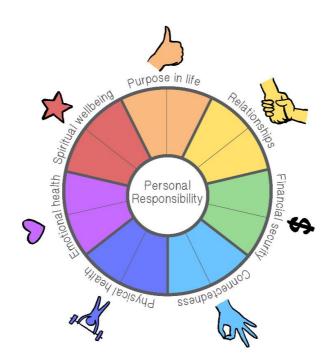
Social interaction stops your brain going rusty.

Research also shows that people with strong social relationships increase their odds of survival over certain time periods by 50 percent. That's on par with quitting smoking, and nearly twice as beneficial as physical activity in terms of decreasing your odds of dying.

Purpose – Happy retirees have purpose.

A lot of people moving into their retirement years are under the (false) impression that the money that they have saved alone is going to make them happy once the big day comes.

The happiest retirees understand that the point of saving is to enable them to enjoy the things that they love doing. That could be traveling, family, friends or donating to causes that are important to you.



Retirement should be a happy time. It should be a time when you are able to fully devote your energy and finances to doing the things you love. Career Life Transitions will ensure you have a plan for your retirement so you too can maximise the chance it is a happy one.