



Why would you consider working with a Retirement Coach?

By Jennifer Rovet, CPRC

It is universally accepted that you need to save for retirement when your salary stops. And, if you have been diligent, you have contributed to some sort of savings plan such as an RRSP and, if you are lucky, your company has a pension plan.

So, your big day is coming and you have succeeded in accumulating the funds to retire. You think you are ready but are you?

Typically, retirement is portrayed as a time of living happily, free of stress, and having plenty of time to do whatever you want. While relaxing and getting some well-deserved rest is certainly important, for some, there is only so much napping, tinkering around the house, playing golf or cards one can do. Retirement is a huge transition and possibly the hardest and most stressful one people will make in their entire life. Without a solid plan, many retirees instead find themselves bored, lonely, somewhat unfulfilled, and even depressed. They too may now be out of sync with their spouse who has not worked or been long retired or who is still working.

While a financial advisor may help with the financial side of preparing for retirement, it is a Retirement Coach who can best prepare you for the personal challenges. Your Retirement Coach can will help you deal with the potential mental, emotional, and spiritual issues of dealing with your career ending and your moving into this next stage of life.

What is Retirement Coaching?

Retirement coaching is a process whereby coach and client together examine your personal set of challenges and the opportunities available to you in retirement.

In retirement, you now have control over your own time. For the first time, you no longer need to wake up to an alarm clock, rush off to a job, spend many hours working with colleagues, clients or patients and reporting to a boss or being that person. Instead, you can do all you have wanted and never had time for. But how do you do this if you don't know how? This uncertainty may leave you feeling quite overwhelmed and unsatisfied.

Why work with a Retirement Coach?

A Retirement Coach will assist you to explore many aspects of designing a dynamic and rewarding retirement lifestyle. A Retirement Coach can also assist with the following:

- Guide you towards implementing a plan of action to help with your transition
- Identify what is important to you and how to measure your personal success and accomplishments
- Help you create structure and a schedule each day, so you feel fulfilled and have a reason to get out of bed each morning
- Educate you on maintaining good health and physical exercise during your retirement, so you can continue to do all the activities and adventures you have planned, while at the same time assist as you come to terms with physical limitations
- Help you understand and accept that social circles and family dynamics might change during retirement and teach you how to work through these situations to avoid feeling lonely and isolated

When to start working with a Retirement Coach?

Working with a Retirement Coach can start anywhere from one to five years before retiring, shortly after you have retired or many years into your retirement. There is no rule as to when you should start but having a good plan in place will make the transition easier as you'll appreciate what you are retiring to, as opposed to what you are retiring from.

***It's your retirement.
Create the life you want to live!***

Jennifer Rovet, CPRC is a Retirement Coach and founder of Retire Ready Canada. Contact her today to learn more about her coaching services and how she can help you.

Email: retirereadycanada@gmail.com

Website: www.retirereadycanada.com