



## Your Next 20 Years: 10 Key Factors for Happiness

A great deal of research on retirement success has been done in the last few years, and there is little controversy about the critical factors. Here are the 10 key elements for having a rewarding and happy life when you leave your primary profession. The weight that each one carries will vary by individual, so it's up to you to decide where your focus belongs.

### 1. Self-Knowledge

What makes you happy? What do you really enjoy doing? What dreams did you let go when you were 18...you might revisit them now.

### 2. Identity

After you retire, what will you say when people ask "what do you do?" What would you like to be able to tell them? Your ability to shift your "professional" identity to something new and different is critical.

### 3. Physical health

The science is pretty conclusive: good health and longevity depends on what we put in our bodies on a daily basis. Want to stay healthy longer? Eat right and exercise daily!!

### 4. Know where you stand financially and plan accordingly

If you don't have a financial planner (or spend a great deal of time studying the markets yourself and acting as your own), get some local recommendations and make an appointment. Get a realistic picture of where you are financially and how to best prepare for the future. You might live to see 100. Will you have the \$\$ to support yourself?

### 5. Residence Choice

Make a conscious choice about where to live. Decide what matters to you: factors like climate, cost of living, proximity to loved ones, political environment, and access to things you want to do are what can make or break a residence choice. Figure out where you place greatest importance and make your decision based on those factors.

### 6. Relationships

How good are you at making new friends? As you leave your place of employment and maybe your neighborhood, it's a good time to brush up on those skills. They may be rather rusty. Building and maintaining relationships with others is critical to a happy lifestyle for most people.

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## **7. Marriage/Partnership & Children**

Still like your husband/wife/partner? I hope so, because you are probably about to see a LOT more of him/her. Your ability to sustain your relationship with your spouse or significant other is a prime criterion for a rewarding lifestyle. Likewise, if you have kids, the relationships you keep with your adult children and grandchildren play a major role as you mature and develop a new lifestyle.

## **8. Legacy**

Do you care about leaving your mark on the world? In order to “give back” in a meaningful way you will need to determine what you are passionate about. What causes do you support? To what are you willing to give sweat equity? How will you share what you have learned?

## **9. Spiritual connectedness**

If connecting with a higher power or spiritual force is important to you...or was EVER important to you, you might want to consider re-connecting in that dimension. Many people find that it's an important component in their later years.

## **10. Coping with change**

Adjusting to whatever comes your way (disability, disability of a loved one, reduced capacity to work or play, Understanding that later life decades present new challenges, and meeting them realistically. Still want to cycle across Europe? Run that Iron Man race? Swim to Alcatraz? You might be able to do it, but it will take a lot more preparation and training than if you had done it at 30.

**If you're considering all of your options for making the next 20 years the best they can be, you owe it to yourself to explore further. To find out what's available through professional retirement coaching, feel free to call Dr. Sara Zeff Geber at 408.355.0101 today for a no-obligation conversation about your needs.**