

One of the 5 Myths of retirement is “I’ll figure it out later.” Many who believe this, never figure it out and find themselves missing out on the promise of a fulfilling retirement. If you are still working, or said another way, you are in the Anticipation Stage of retirement (one of the 5 Stages), you can figure it out NOW by developing your plan and “practicing retirement.”

Practicing retirement is figuring out the things you’re looking forward to doing in retirement and bringing them into your life now. Examples:

- ✓ If you plan to become a bridge master in retirement, find one more night per month to play now.
- ✓ If you plan to travel more in retirement, start a vacation-of-the-month club now. This does not mean taking an extravagant trip each month—rather plan and take a day trip from your home or go hiking in your area or...
- ✓ If you plan to start a business in retirement, begin researching that now so that when you do retire, you can hit the ground running.
- ✓ If you plan to begin volunteering, find one small project to do for a local community organization.
- ✓ If you plan to teach, approach a local university about visiting a class to share your experiences.

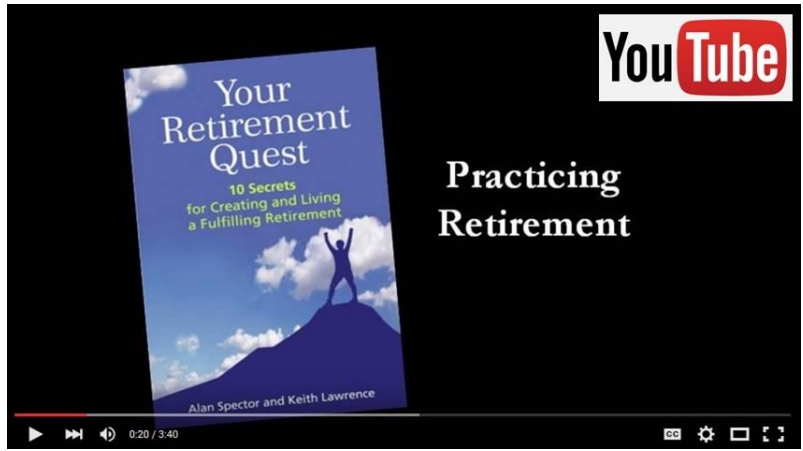
Certainly, you have work and other obligations, but everyone we’ve talked to about this concept has been able to find a way to practice retirement.

Why would you want to do this?

- You may find out that something you thought you wanted to do in retirement doesn’t really excite you. Change your plan and make your eventual transition into retirement smoother.
- Validating your retirement plan earlier allows you to have more meaningful discussions with your financial advisor—you will end up with a better financial plan entering your new phase of life.
- Perhaps most importantly, you have identified your retirement passions and pursuits. You’re excited about these—bring them into your life now! Don’t wait!

Another way to approach practicing retirement is to make sure you have a written Bucket List and are pursuing the things on your list. Now!

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