



# How to create a meaningful retirement lifestyle

*Written by: Leah Shmerling CMF*

## What is your Vision?

During our working years, we are often time poor as we spend most of our time at work and juggle many competing activities.

Retirement will give you freedom to do what you have always wanted to do, such as, travel, learn a new skill just for its own sake, stay active, read, and perhaps look after grandchildren.

To have a meaningful retirement, while many people prepare themselves financially, few people will think about, let alone prepare for the **non-financial** changes that retirement will bring.

My interest in Retirement Coaching is because I love life and enjoy the challenge of working with clients in the transition space that retirement brings. I also have firsthand experience of family members who have managed their retirement in 2 distinct ways.

**One way** is to live from meal to meal with sleep in the middle. When we ask: 'how was your day, the response is 'I made a salad', or 'I paid a bill.' Although he is happy, we are left to wonder if there is more to life.

The **other way** is seeing the opportunity that retirement has brought the family to undertake voluntary work, enjoy sports, travel regularly, go out, and look after grandchildren.

The distinction between the 2 styles taps into the concept of the OLD and NEW RETIREMENT.

In Australia, there is no official retirement age, just several different age points in our social security, superannuation and taxation systems that induce a "retirement mindset". For instance, people can potentially:

- commence a Transition to Retirement pension at age 55
- take their superannuation as a lump sum or in pension form at age 60 tax free or
- be eligible for the government age pension at age 65 (moving to 67 in 2017)

As the average life expectancy for men and women is now above 80 years of age, retirees are potentially nearly facing as many years being "retired" as they have been in the workforce – but without the responsibilities and expectations prevalent in younger years like building a career, raising children and paying off a mortgage.

Retirement may stretch 20, 25 or 30 years – longer than you may have first thought.

So, what does one "do" with all these years that are fast approaching?

## Retirement Coaching

Retirement Coaching helps you to map out the financial and lifestyle implications of your current situation, and help you align your aims and ambitions for future change.

Retirement coaching is for individuals who are considering retirement and those who have already retired and want a different lifestyle.

*“A meaningful retirement is not an ending, but a transition to a new and exciting phase of your life that gives you freedom to do what you have always wanted to do that meets your life goals, well-being and happiness”*

Achieving a successful retirement requires both financial and lifestyle planning to find purpose and satisfaction. Retirement coaching will support you to make the transition to a meaningful retirement.

A personalised and customised plan that is tailored to your specific needs to ensure a meaningful retirement.

Retirement coaching will address the following areas in your life:

- Career and work
- Health and wellness
- Family and relationships
- Leisure and social
- Personal development



[More Information on Training](#)



[More Information on Coaching](#)



[Are you ready for Retirement Questionnaire?](#)



[Talk to Leah](#)

## Leah Shmerling CMF

Director and Principal Consultant of Career Coaching & Training. Career Development Expert. Trainer, Coach, Author & Freelance Writer. Producer of Online Professional Development courses.