



Five essentials of retirement

Retirement is a time of great opportunity and choice in how we spend our time but we are all different and enjoy different things. However in choosing what we do, we need to ensure we have a balance that enables us to achieve the five essentials of retirement:



1 Keep physically active. Being physically fit will allow us to do all those things that we enjoy doing for as long as possible. It can also help us ward off illness more effectively.



2 Keep mentally active. The mind is just like the body: if we don't use it, we lose it. So do some activities that keep the brain working; so, for example, learn something new, do activities such as sudoku or crosswords, do some research, write a book, or even start your own business.



3 Keep financially fit. We need to know our budget and choose our activities accordingly; there is a lot you can do that is within any budget.



4 Maintain or increase your social contact. We all need a network of family and friends when we retire; most of us enjoy social interaction and a network of people can provide stimulation and enjoyment and help prevent the social isolation that some older people experience.



5 Enjoy your retirement. The points described above all help us to enjoy our retirement. There are other things, too, that will enable us to make the very most of it. To find out what they are, a Laterlife Planning Retirement workshop will point you in the right direction.

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To give RICS professionals a flying start in planning their retirement, we have teamed up with the leading provider of retirement preparation courses in the UK, Laterlife to produce this factsheet.

