

HOW TO FIND YOUR PURPOSE IN RETIREMENT

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For many of us, our jobs are our lives. It's easy to wrap our identity, purpose, and even social interactions into a job. While many of us dream of early retirement, reality shows that working longer could equate to living longer.

According to a study published last year by [Oregon State University](#), healthy adults retiring one year past age 65 had an 11% lower risk of death from all causes, compared to those who retired at 65. This isn't the first study to look at the health risks associated with early retirement. Studies from Austria, the U.K., and even Shell Oil indicate that retiring early can take its toll.

Loss of Purpose after Retirement | Why this loss of life expectancy when it comes to early retirement? Some of the research points to a loss of purpose. Many retirees find that their health—physical and mental—declines after retirement. Work provides purpose. Whether a person needs to get out of bed because they feel their work is meaningful, or whether they have some other goal in mind (like earning money), work supplies them with purpose.

Once that purpose is gone, and when a person's social interactions deteriorate, health can suffer. No matter when someone plans to retire, finding purpose in retirement is vital. Not only can it extend life expectancy, but it can also enhance quality of life.

Look for a New Role before Retirement | Ideally, just as we plan for the financial aspects of retirement years prior, it makes sense to consider a new role prior to retirement. People should consider what they want their second act to look like. Increasingly, the “*traditional*” view of retirement—quitting work to do nothing all day—is being replaced with the concept of a more fulfilling sequel.

For that reason, it's important to think about one's legacy, consider possible new directions and build connections in this area of interest. This can help to get on a non-profit board, or teach as an adjunct at the local university.

Find a New Community | Humans are social creatures. Part of reclaiming purpose in retirement is finding a new community. Whether it's a church congregation, local political party, or service club, it's possible to find purpose in common cause with neighbors.

Some people coach a little league team. Some mentor teenagers participating in Junior Achievement. Others start a community organization dedicated to the arts, or to bringing in luminaries to hold seminars. By finding ways to give back using the skills developed over the years, or developing new skills to help meet new challenges as you participate in the community, people can stay connected and find deeper purpose and meaning.

Don't Forget Physical Health | Quality of life during retirement hinges a great deal on physical health. As we move toward retirement, caring for the physical body is essential. Whether a person chooses to work out, or engage in activities like walking, swimming, biking, hiking, or playing a specific sport, these activities give us an opportunity to strive for and realize continued improvement.

For many people, travel is a significant part of maintaining mind-body health; travel forces us to move around, experience new things, and keep body and mind active.

Physical wellness goals can provide purpose, and ensure that we are healthy enough to enjoy the company of family and friends.

Retirement: More than Money | It's important to [manage one's money during retirement](#). But retirement is about more than just money. While it's fun to take a vacation when someone first retires and while many people dream of a life of leisure, the reality is that eventually the pleasure wears off.

No matter what age someone retires, it's important to think of it as a transition, not an endpoint.

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