

(No) Secrets
To A Happy Retired Life



The dictionary describes “retirement” as an “end” associated with a milestone in life such as retirement from government service or career. In most Asian countries, including Thailand, retirement is reached when one is fully 60 years old. One’s career ends, allowing one to wind down and relax. After a long work life, retirement obviously makes an impact on your thoughts, feelings, and what it all means to be retired. Each person reacts to this differently, depending on your attitude or financial circumstances. For those who have prepared and planned well, change will not cause anxiety. On the other hand, this period may bring happiness to be finally relieved of work obligations. For those who have not prepared sufficiently, retirement may be challenging, both to one’s physical and mental state. Lifestyles may need to change, as authority, roles in society, and income diminishes. Financial standing becomes less secure. What one needs to do today is to make sufficient preparations for retirement and the changes that are imminent. This will ensure that the years after retirement will be smooth. Today’s advances in medical care and increased emphasis on well-being has lengthened average longevity. “Retirement” now signifies an end to a working career rather equating “age 60” as turning old. To ensure life in retirement is smooth and happy, one should be aware of the issues described below.



Health Comes First

The phrase “never mind” shouldn’t be used when it comes to health. Follow these advice:

1. Monitor changes to your health and nutrition. These are alert signals which may include chronic headaches, sleep disorders, unusual weight gain or loss, all of which should receive medical attention.

2. Your nutrition should be tailored to your age, such as food which only contain moderate amount of fat. Avoid strongly-flavored food.
3. Exercise regularly as appropriate to your physical abilities
4. Maintain a healthy attitude, socialize, and stay alert of your surroundings.



Financial Security

Financial security is another important factor that affects retired life. This could be smooth and self sufficient or one may have to rely on family and relatives. Financial security during retirement is a result of 3 important preparations:

1. **Savings:** It helps tremendously if you plan and save early while you were still in your working career and able to save over a long period. Upon retirement, you will be adequately prepared and not feel challenged about the future nor worried about having to burden family or meet healthcare costs. Money saved for retirement will come in handy as intended.
2. **Finding addition source of income** may be important as “inflation” is an arch enemy of living expenses and savings. Despite having a decent savings plan, inflation should not be underestimated. Earning income directly is also possible by getting a part-time job, something which you are physically capable to perform. Starting your own self-employed business is another possibility, something that fits your age and builds on existing expertise. Apart from that, investment is another way of supplementing income. There are numerous choices and schemes to cater to many age groups, risk tolerance levels, and objectives.
3. **Management of daily expenses:** People in retirement should pay close attention to financial security since the future will be burdened with expenses. It is inevitable. At the minimum, there are medical costs to contend with. Daily expenses should be monitored closely; discipline is important and being thrifty is vital to avoid financial stress.



Tips for Happiness

1. Being self-sufficient and able to care for oneself
2. Maintain self-worthiness, become a pillar of wisdom for younger relatives and a contributor to society
3. Adopt the facts of life which advises one to embrace change, avoid stubbornly clinging to certain things and practices, and live in the present.
4. Absorb religious teachings to help create a positive attitude



There are 2 sides to a coin, just like “retirement” which some may view as an end or loss of something in life, while others that have prepared for it and adopt a positive attitude will see retirement as a time to relax and fully enjoy life.