

*its***HER**money

lifestyle planning for your retirement years

When thinking about your retirement, it is important to look beyond just the financial aspects and take some time to think about the kind of life you envisioned having. What makes you happy and brings enjoyment to your life? What would you like to spend more time doing and less time fretting about? How will you replace the benefits you currently get from your work environment- friendships, validation, purpose and structure?

Retirement lifestyle planning looks at all the facets of the life you wish to have including your finances, health, relationships, career and personal growth needs. Ask yourself:

- What are my personal goals?
- What activities will I do to continue growing as a person?
- What activities will I do to have purpose in my life?
- How will I continue to stimulate and grow my mind?
- How will I support my current relationships and develop new ones?

It is important to know what will bring you fulfillment and happiness in your retirement years. You can then start the planning process to ensure you have the financial means to make it all happen. Here are three steps you can do today to get the process started:

1. Write down what you envision for your retirement years. Ensure you include all aspects such as your health, relationships, activities and career.
2. Make an appointment with a financial planner. Together you can determine the future cost of your retirement dreams and can develop a plan to work towards achieving them.
3. Commit to the plan and start saving.

In the wise words of Harry Emerson Fosdick, *“Don’t simply retire from something; have something to retire to.”*

‘Helping women achieve financial independence’



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