

# LiveWise

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Your quarterly newsletter to keep you up to date on retirement, finances and life's important moments.



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## Volunteer in Retirement: A New 'Career' in a Field You Love

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Those who volunteer in retirement have a world of choices. And why not? There are volunteer opportunities abound for the retired. Careful retirement planning could give you the freedom to finally put aside the 9–5 job and pursue your true passions in your golden years as a volunteer.

So, stop for a moment and think about your interests: What are they — and how could you use them to give back to your community? Explore some of the available options and learn how you could start a new “career” as a volunteer.

### Think Local

Could the perfect volunteering opportunity be just around the corner? Volunteering within your community

could help you connect with your neighbors and stay socially active in retirement. Take stock of the charities within your area and decide where you would like to devote your time and energy. You may also be interested in working with more than one organization or cause.

Follow in the footsteps of former President Jimmy Carter and his wife, Rosalynn Carter. They are two of the most famous “retirees” and are well-known for their work with Habitat for Humanity. Examine other volunteering

opportunities available with your local park service. If you are a member of an organized religion, ask about possible faith-based volunteering opportunities. Or reach out to nonprofits, such as hospitals and nursing homes — as volunteers of all skill levels are always welcome.

You could also retire and stay active in your former chosen career. There are many groups interested in recruiting people from specialized fields, such as veterinarians, accountants, plumbers, carpenters and more.

## Hit the Road

Opportunities are also available for those looking to head out and explore the United States — or the world. There are even groups of retirees who travel in RVs across the United States from one volunteer job to the next, according to CNNMoney.

These roaming volunteers — many of whom are in their 60s, 70s and 80s — help various organizations around the country, often only requesting free sites on which to park their RVs. They use their retirement savings to pay

for their expenses, which generally boil down to food, gas, health care, clothing and cell phone services. A lifestyle of service doesn't have to be a stretch financially.

And what do these retirees have to say about this lifestyle? Many feel it's akin to the realization of a dream. Roaming volunteerism allows them to meet new people throughout the United States (and sometimes the world), use their current skills, develop new talents and visit places they had previously only seen on television or read about in magazines and guidebooks.

Don't have an RV? No problem. Some of these volunteers travel using other forms of transportation. And once they're at the site, some organizations even provide volunteers with free room and board in exchange for their participation.

Many of today's retirees are living dreams unavailable to previous generations. Longer, healthier lives allow older adults to channel their skills, creativity and energy toward their lifelong passions. Find a new "career" as a volunteer in retirement — and help make the world a better place for future generations.

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<sup>1</sup> The Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best, and Fitch ratings. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

# Life's Next Adventure:

## 5 Things to Do in Retirement

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When you're younger, retirement often seems like a faraway dream. You may have imagined long, sunny days with loved ones and trips to faraway destinations. However, as retirement quickly approaches, you may now find yourself questioning what you will actually do with your time in your golden years.

So, are you looking for things to do in retirement? A fulfilling retirement isn't really about how much you do, but rather how much you enjoy doing it. Reconnect with your interests, passions and values, which could help you identify which retirement opportunities will help you make the most of this new (and exciting) life stage.

### 1 Start a New Routine

For some people, work is everything. Are you having a hard time remembering who you are without a job title or your relationship to your former employer? Give yourself time to reconnect with your own interests and desires — free of a schedule or preconceived mental list of things to do in retirement.

Try waking up and going to bed when your body signals the need to do either. Experiment with new routines and mealtimes based on your body's signals instead of the time on the clock. If you give yourself the freedom to connect with your natural energy cycles, you may become more inclined to explore how you want to structure your life and embrace everything retirement has to offer.

### 2 Take Note of Your Ideal Day

Once you're able to let go of your typical routine for a few days, try spending a few moments each night journaling about the events of the day to further guide your self-exploration. Take stock of which activities made you feel most energized — and which drained you. Which activities did you enjoy so much that you lost track of



time? Which caused you stress? Did you end the day feeling happy or frustrated? What could you change to reduce some of that frustration moving forward?

Be open-minded about the story your journey reveals. Chances are you'll begin to see patterns and insights. For some, a desire to travel or pursue new experiences may emerge. For others, the need may be to simply slow down, relax and be more present in every moment. There is no wrong answer to how to spend your time in retirement as long as it makes it you feel happy and complete.

### 3 Put a Fresh Spin on Old Skills

Make a list of your skills and talents, related to your personal life, past career and any nonprofit or charitable causes you support. Given a fresh perspective, any of these could become a starting point for your reinvention in retirement. If your professional skills include financial analysis or project management, for example, consider how you could apply them to new purposes, perhaps with a local nonprofit or a grandchild's parent-teacher organization. Whether you choose to turn your talents

into a hobby or form of income, be creative about the jobs in retirement that could exist when you're open to new opportunities.

## 4 Redefine Your Perception of Work

According to a 2017 study by the Freelancers Union and Upwork, freelancers are expected to make up more than half of the American workforce by 2027. The shift away from traditional employment in the collective workforce is a win-win for retirees. Not only are more employers open to hiring contract workers to fill a variety of needs, but the gig economy also presents an opportunity to earn income in retirement — when, where and how you choose.

While the transition into a new job takes time and patience at any stage of life, the breadth of online resources and social media networks that now connect those who work and those who hire can ease the transition into the second act of your career — if you want one. Consider establishing a profile on websites that cater to project-based work. If you'd like to maintain social connections and some aspects of your professional life, apply for part-time or temporary work with a local staffing agency. You can choose when and where you work and earn some supplementary retirement income in the process.

## 5 Spend Time With Loved Ones

Longitudinal research conducted by psychiatrists at Harvard Medical School reveals that having close, healthy relationships is more important to a person's quality of life than money or fame. Further, those relationships impact a person's mental, emotional and physical well-being — and could even delay the onset of mental and physical decline associated with aging.

Retirement may be the first opportunity you've had in several decades to choose how much time you spend with loved ones. If you have grandchildren, embrace the opportunity to help them try new experiences and explore passions and interests. You may find that you and your grandchildren share quite a bit in common at this phase in life. (You're both discovering and experimenting with new interests, after all.) If you don't have children or grandchildren, seek out ways to connect with others in your community through activities, hobbies or charitable groups.

While there are plenty of fun things to do in retirement, choosing the best way to spend your golden years is ultimately a personal choice. Commit to exploring how you want to use this new phase in your life to feel fulfilled — or creatively, intellectually and emotionally challenged — and explore the opportunities that will help you create the retirement of your dreams.

### Privacy Policy Update

Included with this newsletter is our privacy policy. Annually, we send a copy of the privacy policy, in order to keep you up-to-date on your rights as a customer.

**Take a look at it and if you have any questions, let us know.**

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