

Nine retirement truths that ensure bliss vs. bust

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Aging is a fact, but how you experience it is your choice.

Research studies show life after 50 can be the most treasured time of life. This because life perceptions are more positive and feelings of worry or stress decline. Research also shows a fulfilling retirement is impossible without concerted planning, which should extend beyond the requisite financial plan to also encompass emotional wants, needs and desires based on thoughtful and practical self-reflection.

Retirement is the time when you have already fulfilled your obligations to others in life and are now free to make some new choices with yourself as the priority. Indeed, with proper preparation and forethought, you can realize your full potential and enjoy an astonishing quality of life in retirement. This may include working, mentoring, volunteering, traveling, learning and anything else that helps you feel secure, joyful, independent, valuable and carefree.

Here are nine retirement truths that will help ensure retirement is the treasure of your life:

Retirement Truth No. 1: Aging brings wisdom, not decline. It has been said what you think about, you bring about. Telling yourself you are going to flourish in retirement can become a self-fulfilling prophecy.

Retirement Truth No. 2: Age is just a number. Chronological age is merely the number of candles on your birthday cake,

while psychological age is your perception of how vital and vibrant you feel.

Retirement Truth No. 3: Creativity helps design your lifestyle. A creative life approach fosters flexibility and resourcefulness, helping you choose new pursuits, evolve with the changing times and design a satisfying lifestyle.

Retirement Truth No. 4: Fulfiling true needs is essential. Knowing what you want and, more importantly, what you need is difficult but critical.

Retirement Truth No. 5: Know your motivation. Knowing why you do something is important because it will motivate you to go through with the action.

Retirement Truth No. 6: Fail to plan, plan to fail. People who plan end up with twice the wealth of people who do not. It is imperative to take time to figure out what lifestyle needs must be fulfilled to make you happy, and then find specific ways to ensure those needs can be met.

Retirement Truth No. 7: Evolution trumps fear. Change should be revered, not feared, as with change comes new learning and growth experiences — new opportunities and ways to contribute, to be significant and to create meaningful experiences for your self and for the people around you.

Retirement Truth No. 8: Joy requires harmony. A joyful life can only be truly achieved if your inner and outer worlds are in harmony — the align-

ment of your life's needs and direction with your inner resources, like attitude, abilities, talents, skills, experience and personality traits.

Retirement Truth No. 9: Quality of life requires more than money. An astonishing quality of life encompasses both material comfort and joy. To live with joy, it is imperative to not only identify and understand your emotional needs, but actively work to meet them.

Speaker and JoyCompass.com founder Julia Valentine is the author of "Joy Compass: How to Make Your Retirement the Treasure of Your Life." Through cutting edge research in finance, motivation and creativity, Joy Compass offers a revolutionary new approach to preparing for, designing and enjoying life in retirement.

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