

The 3 R's for Thriving in Retirement

Individuals and retirement planning experts alike are recognizing that a successful and satisfying retirement experience depends on more than a healthy nest egg. In fact, financial reporter John Wasik contends, "Financial security and retirement are not the two peas in the pod they used to be."

Instead, retirement should be thought of as a major life transition that deserves thought and preparation in all areas of life. For example, one study found that it was the size of a retiree's social network—and not the size of his or her portfolio—that had the strongest influence on life satisfaction.

In addition, role and relationship changes, time management issues, and rediscovering a sense of meaning and purpose can all have a profound effect on quality of life in retirement. In fact, it is not uncommon for most individuals to experience ambivalent feelings about retirement because of the many significant changes they anticipate.

Nonetheless, learning to respond to change in healthy and productive ways will help you to design a retirement experience of your own making. In the world of music, the "passing note" is a note that is not part of a particular chord, but is placed between two chords to provide a smooth melodic transition from one to the other.

Likewise, there are specific ways that you can act as "passing notes" in your own life as you transition into retirement. Most importantly, resiliency, resourcefulness, and renaissance spirit are all traits or characteristics that you can nurture to help you navigate change at mid-life and beyond. In addition, each represents an empowering mindset and proactive approach to life.

You can also consider resiliency, resourcefulness, and renaissance spirit as effective strategies for overcoming challenges and grabbing hold of opportunities that you will encounter in retirement.

Resiliency— Resiliency is the ability to be flexible when adapting to change. It also describes the ability to "bounce back" from a loss, disappointment, or other difficult circumstances. Those who are resilient don't give up and usually have an optimistic outlook even when experiencing trials and tribulations. Here are more characteristics of resilient people:

- They feel good about themselves, and their self-esteem is rarely affected by the criticism and negative opinions of others
- They are emotionally stable individuals, and are not easily "rattled" in stressful situations
- Even in difficult situations, they don't give up
- They stay in control of the direction their lives are taking

Resourcefulness— Resourcefulness involves making the most of what we have and always looking for effective and creative ways to reach goals. Resourceful people are often thought of as being clever and diligent individuals. Here are other examples of their attitudes and behaviors:

- They accept responsibility for their own needs and wants
- They deal skillfully and promptly with new situations and difficulties
- They possess confidence in their ability to solve problems and respond to challenges in creative ways
- They are proactive in assessing, managing, and developing their personal resources

Renaissance Spirit— A renaissance spirit is a zest for life and learning. Those who possess a renaissance spirit have diverse and in-depth interests that they pursue with a sense of wonder, adventure, and fun. They also share these characteristics:

- They have passion for that which they value most in life and their enthusiasm is often an inspiration to others
- They are willing to challenge themselves and to step outside of their own comfort zones—they may even dare to be different!
- They are open-minded and independent in their thinking
- They are committed to life-long learning

William Bridges, author and preeminent authority on change and managing change, defines transition as the psychological process people go through to come to terms with a new situation. Therefore, as you think ahead to your retirement years, determine to be proactive in nurturing your own resiliency, resourcefulness, and renaissance spirit—three qualities that will help you to make the very most of every age and stage of life.