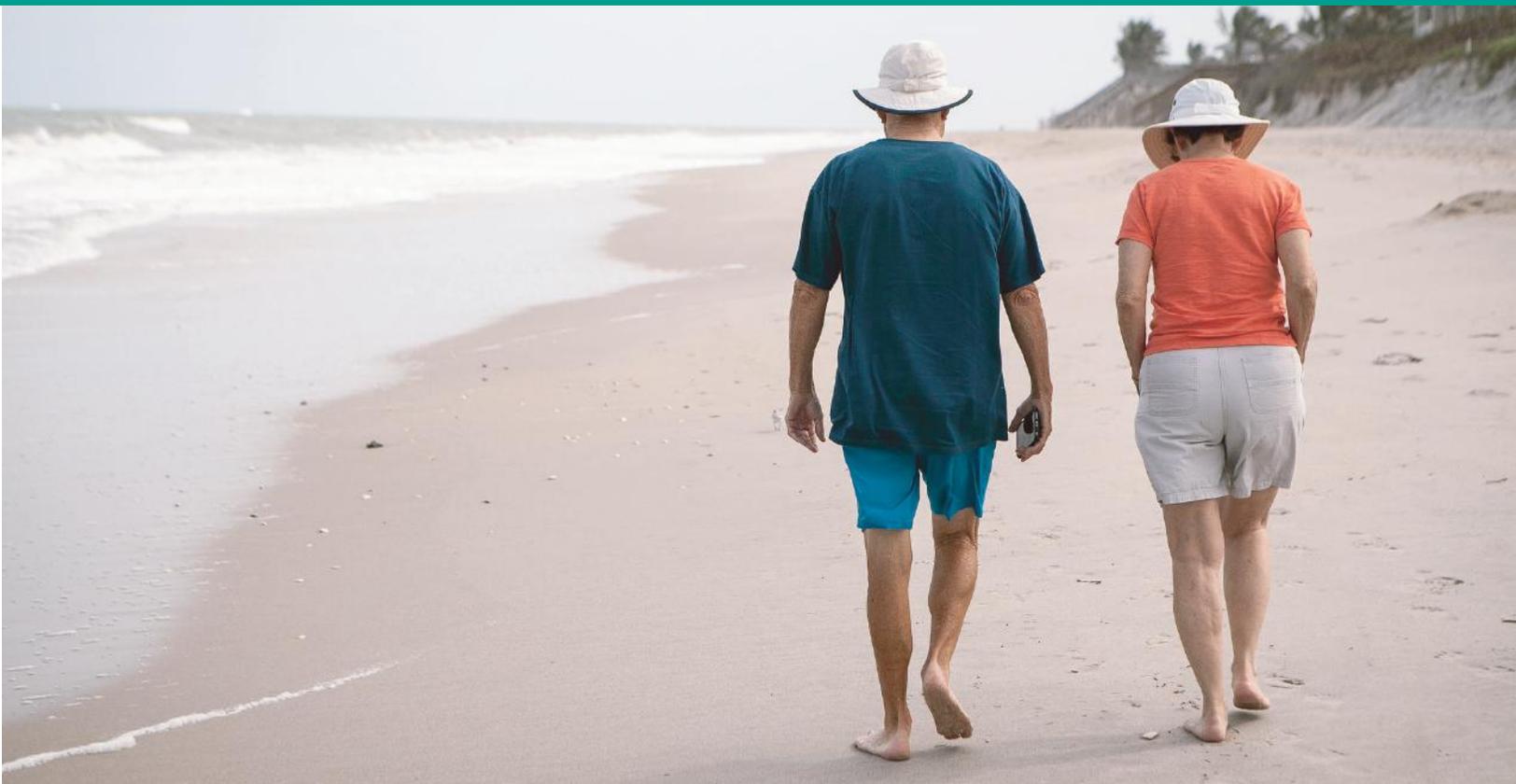


RETIRE TO THE LIFE YOU DESIGN[©]



Retiring to the life you design



Close your eyes. Imagine your dream retirement situation ...

Are you sitting on an exotic beach holding hands with your significant other, sipping a mimosa as the sun sinks slowly in the west?

Or you might be on a rocking chair on your porch whittling a new toy for a grandchild as you watch over expansive farmlands. Maybe it's something completely different.

Whatever your dream for the future is, it's yours, and it's in your control to shape it to a reality as you see fit. So, how do you do that?

Freddi Dogterom—retirement planner, certified career development professional, and adult educator—recently joined VetCare for a webinar to share the secrets of retirement planning. If you missed the session, reach out to amy@vet-care.ca to get a recorded copy.

What *is* retirement really about?

As humans, we experience change throughout our lives. Think about who you were as a baby, toddler, child, teen, student, and the various stages of being an adult. This is but another one of those changes.

“The future can be a friend or foe. A lot of it has to do with how well prepared you are, your planning, and your mental attitude toward your future.”

— Freddi Dogterom, Professional Retirement Planner

A dangerous mistake many people make is seeing retirement as the finish line in the story of their lives, instead of just a marker along the way. You still have 20, 30, 40—possibly even more—years ahead of you. One day you’re going to look back on those years and think: what did I contribute? What did I do with my life?

How depressing will it be to look back realizing you’ve only waited for time to pass?

The way you look at your retirement influences how you experience it. It’s a celebration of the next phase in your life, not a death sentence—embrace it!



Doing the math—the first step to a happy retirement



Retirement is about so much more than just stepping away from your day job. One of the first things people exclaim when they hear the word retirement, is something along the lines of, “Oh my goodness you’ll have so much time to relax!”

Well, yes, that’s true. But have you ever sat down with the math and calculated how much time you’ll actually have?

“I spent 35 years in a career that I loved and one day I decided I was going to move on to the rest of my life. I carefully planned what I was going to do next, and they had a wonderful retirement party for me. There were cake, balloons, and all my friends gathered. And then the next morning I woke up and thought: oh my gosh, now it’s real. I have these plans, but how am I going to spend the rest of my life?”

— Freddi Dogterom, Professional Retirement Planner

If you’re spending 70 hours a week at work, you’re putting in around 300 hours a month. When you then retire, you suddenly have 300 hours waiting to be filled each month. No one’s saying you can’t put your feet up, but suddenly going from 100 to zero is a lot of pressure to relax on a full-time basis.

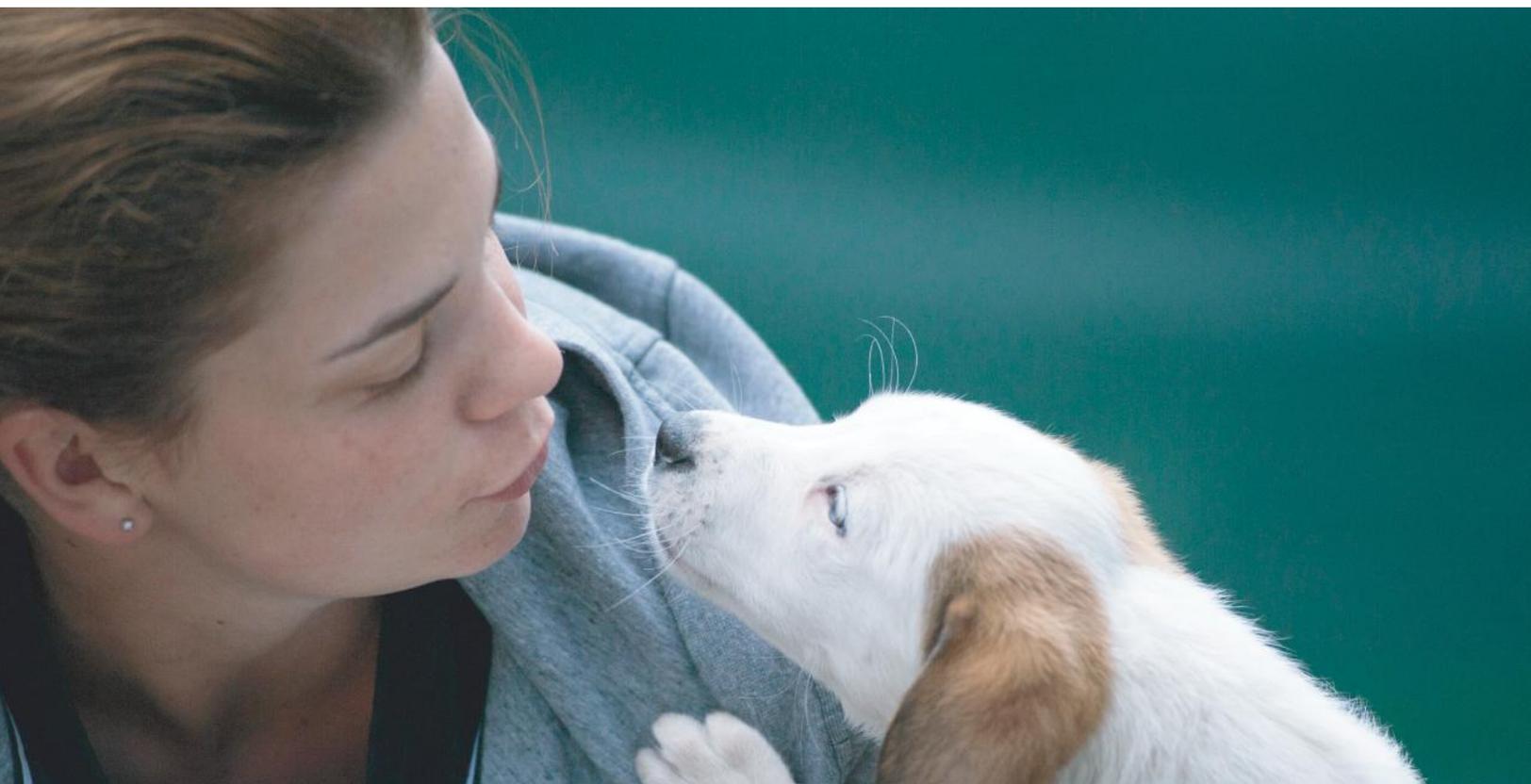
Doing the math—the first step to a happy retirement

The best approach—one that we promote at VetCare—is a phased transition. For some vets that means a lighter workload, for others, it's about dedicating all their time to surgeries or consultations.

Whatever transition you choose, it's one that you choose to suit your lifestyle and retirement goals.

“You're used to being the boss and in control. You still can be. Your future is in your hands. You're in charge of your future.”

— Freddi Dogterom, Professional Retirement Planner



Different ways to customize your retirement transition

- Refocus your job on what you do really well, and retire later!
- Get rid of the worst parts of your job, work part-time, and do only the best parts that you love.
- Open the door to a revolving retirement, and come back periodically or for special projects.
- Negotiate a phased retirement. Every year you do a little less until you're comfortable stepping away completely.
- Volunteer, and add to your community. Help local shelters or travel to a country that needs your unique skills.
- Take a standard retirement then work for someone else.
- Become a consultant or locum, and decide when, where, and how you'd like to work.



Practice makes perfect



Retirement is a skill, and it takes years of practice to get right. Freddi often talks to people who plan on traveling the world upon retirement, but on probing, she realizes they've never been big travelers in their normal lives.

Just like you can't go cold turkey from working full-time to having nothing to do, you also can't dedicate your life to a new passion that you're not even sure you're really passionate about. If it's traveling, for example, head out on the road this weekend and start exploring!

"Just try one action, one thing you plan to make part of your retirement. Just start." — Freddi Dogterom, Professional Retirement Planner

You might not retire tomorrow, but who says you can't try on different lifestyles to see what'll work for you when you do make that big decision?

Get out, have fun, and enjoy that mimosa as the sun sets in the distance. (Maybe you realize you really hate mimosas, and that's okay too.) Have a toast on your future, this is only the beginning of great things!

Extra help to formalize your retirement plan

In addition to the transition support VetCare provides, experts like Freddi are also on-hand to help your retirement planning with an overarching view that looks at your relationships, friendships, health, financial, and general wellbeing.

Join Freddi for a full-day virtual workshop start designing your retirement plan:

Date: Sunday, May 16, 2021

Time: 11am EST - 5pm EST

Cost: \$300 \$0 (sponsored by VetCare)

Max capacity: 20

Reserve your spot before May 7, 2021 by emailing amy@vet-care.ca.

[Learn more about the workshop here.](#)

