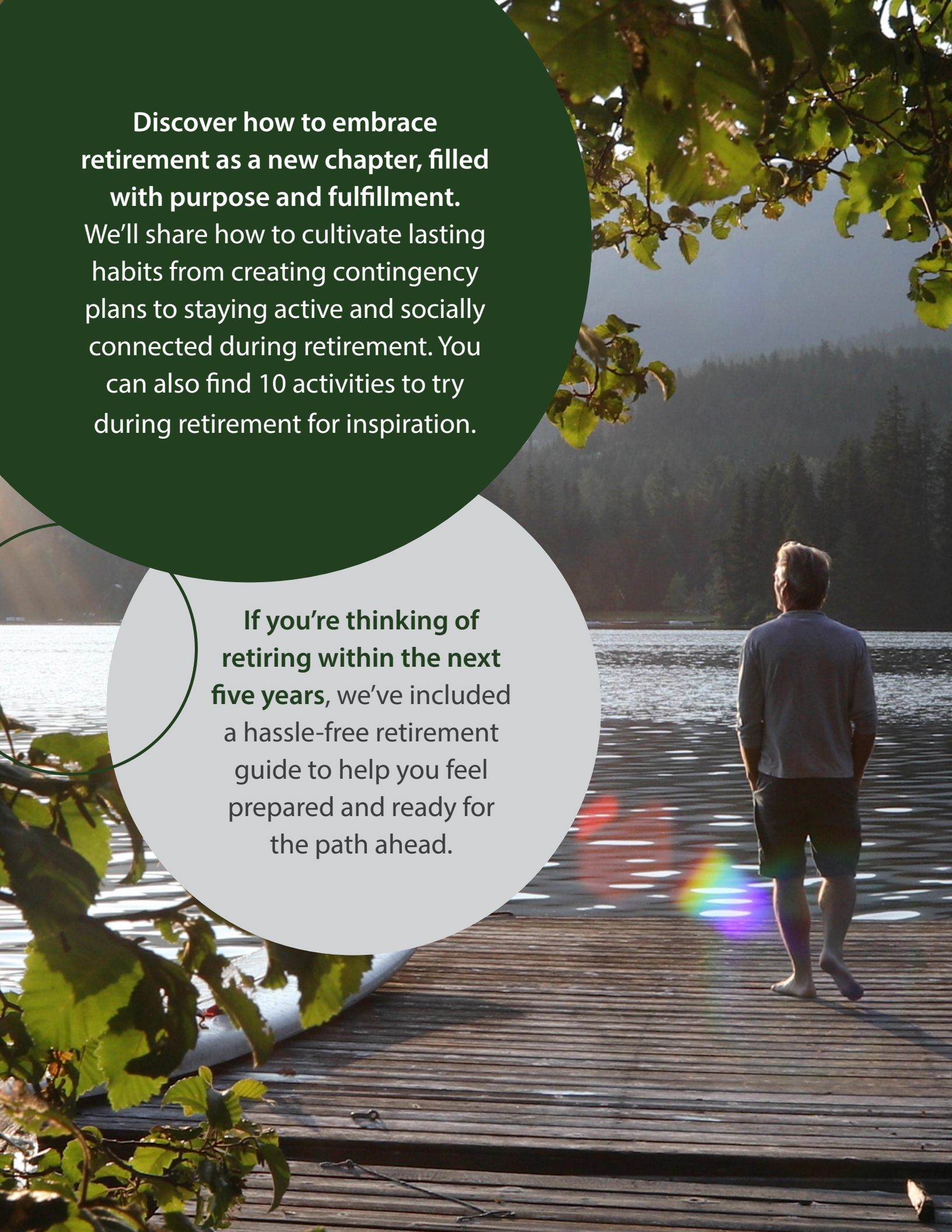


Your someday is around the corner!

Get emotionally ready for retirement



OPTrust

A man in a light blue shirt and dark shorts stands barefoot on a wooden dock, looking out at a calm lake. The background is a dense forest of evergreen trees under a soft, hazy sky. Sunlight filters through the trees, creating a warm, golden glow. In the foreground, there are some green leaves and branches, possibly from a tree near the dock. The overall mood is peaceful and contemplative.

Discover how to embrace retirement as a new chapter, filled with purpose and fulfillment. We'll share how to cultivate lasting habits from creating contingency plans to staying active and socially connected during retirement. You can also find 10 activities to try during retirement for inspiration.

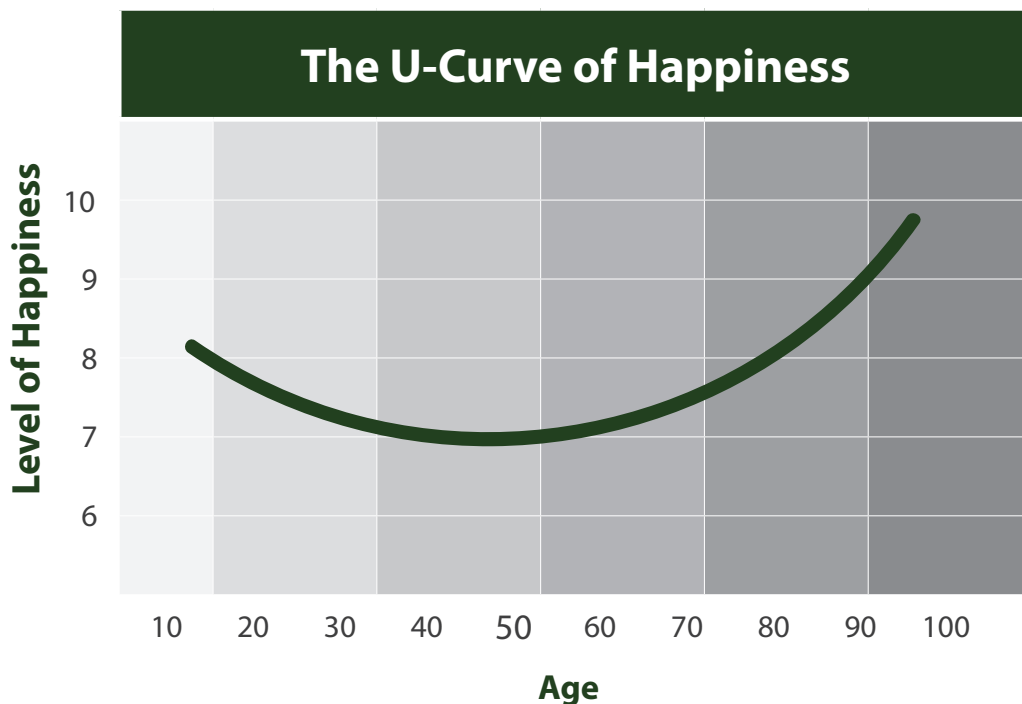
If you're thinking of retiring within the next five years, we've included a hassle-free retirement guide to help you feel prepared and ready for the path ahead.



Embracing a new chapter in life

Retirement today is about enjoying new freedoms and opportunities, while navigating new challenges and choices. Most Canadians aged 45 and up, view retirement as a new chapter in life. And for good reason: after age 50, we tend to feel happier, more resilient and less anxious.

In fact, research shows we are often as happy at 60 as we were in our early teens. And it only gets better from there!



Tackle ageism

Ageism is a form of discrimination based on age. Avoid self-ageism by knowing you can keep learning and thriving at any age.

5 ways to create a more fulfilling retirement

Planning for retirement isn't just about finances. While it's essential to get your finances in order, it's equally important to consider how you'll support your overall well-being. Here are five habits to help create a more fulfilling retirement.



Plan for change

Planning what you'd like to do when you retire is a great way to ease the transition. But your plans may change due to health issues or the death of a loved one. One way to stay flexible is by creating contingency plans, so you're ready for the challenges and adventures ahead.



Stay active

Create a routine that includes both physical and mental activities. Aim for 150 minutes of movement each week like walking or cycling to boost your health and energy. Small habits, like learning about nutrition or exploring a new hobby, can make a big difference over time. Stay active and open to new experiences!



Nurture relationships

Supportive relationships are key to your happiness and well-being. Stay connected with family and friends through calls, social media or regular visits. Consider joining a social group or volunteering to meet new people. If you're lonely, don't hesitate to reach out to loved ones or a health professional.



Explore your interests

Retirement gives you time to pursue your passions and discover new interests. Make a list of all the interests, hobbies and passion projects you want to explore and revisit that list once you retire. If you need ideas, check out our list of [10 activities for inspiration](#).



Stay positive and proactive

Positive thinking is linked to better health and a longer life. Focus on gratitude and practise self-compassion. Try keeping a journal to reflect on your thoughts and make daily to-do lists to prevent tasks from piling up!



Protect yourself from fraud

Fraud is the No.1 crime against older Canadians. Protect yourself by keeping all personal documents in a secure place. Never share your PIN or account passwords. Safely dispose of old bills and statements. For more tips, [click here](#).

Need inspiration? Here are 10 activities to try during retirement!

1. **Start a journal:** Write down daily experiences, reflect on what you're grateful for, and plan tasks and future goals.
2. **Become friends with your neighbours:** Engage in neighbourhood events or join community groups to develop new friendships.
3. **Explore Canada by rail:** Travelling by rail can be a fun and a less stressful option. Pick a city or two you'd like to see.
4. **Try pickleball:** Google pickleball to learn about the game and grab a friend to try it out.
5. **Spend time with grandchildren or loved ones:** Plan regular visits or shared activities like cooking or attending local events.
6. **Go to museums:** Discover different exhibits or hidden gems at your local museums or art galleries.
7. **Give back to your community:** Volunteer your time at a local charity or non-profit organization that supports a cause you care about.
8. **Read more:** Make a list of all the books you want to read each year and dedicate time each week to do so.
9. **Mentor or tutor:** Share your knowledge and experience by mentoring or tutoring others.
10. **Learn a new language:** Sign up for online or in-person classes to learn a language you always wanted to.

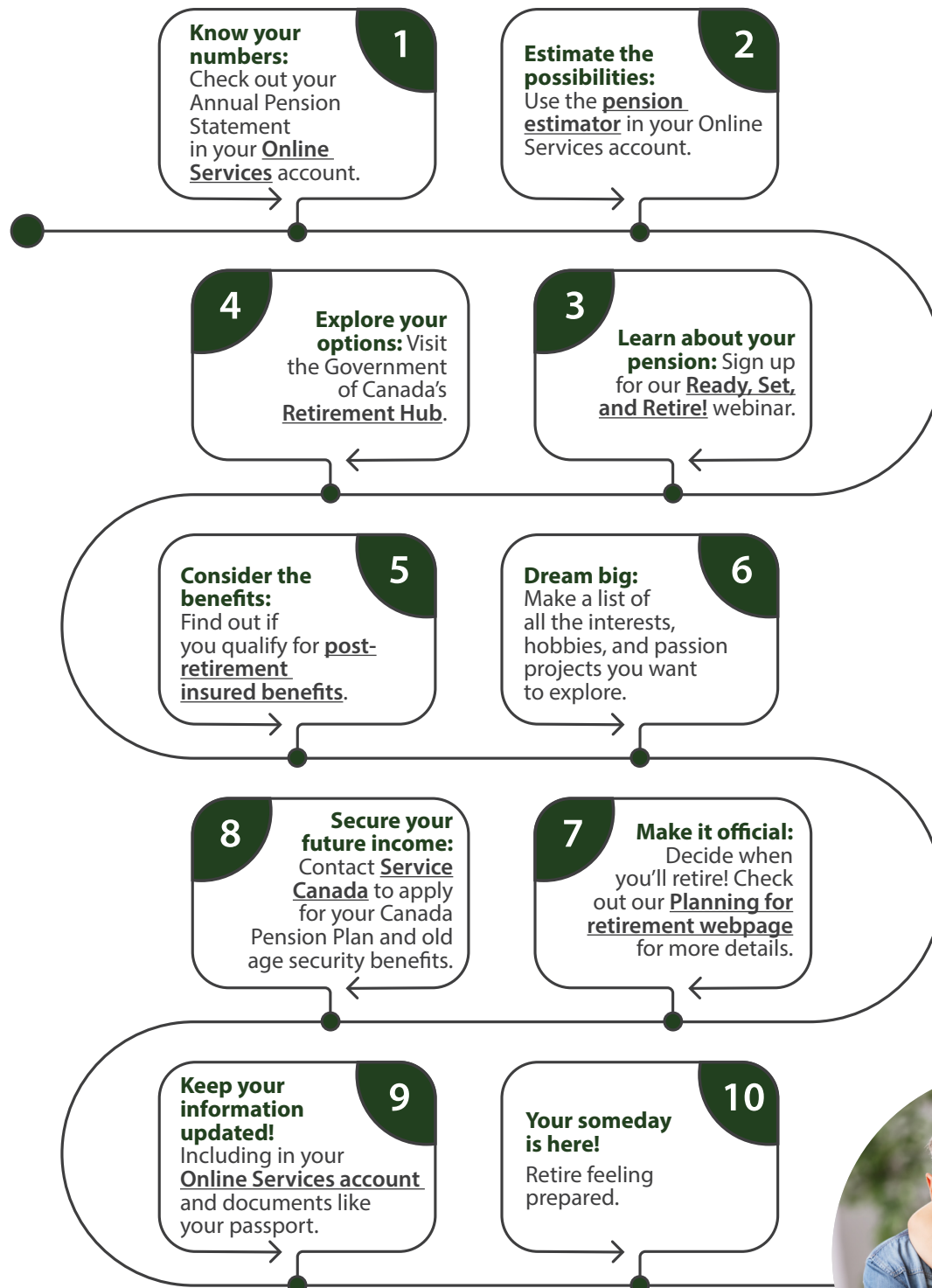


Manage loneliness and isolation

Manage feelings of loneliness and isolation by increasing social engagement through social connections, volunteering and community participation, as well as physical activity.

Your hassle-free guide to retirement

Retiring within the next five years? With our help, you can feel retirement-ready with these 10 easy steps. Make sure to track your progress.



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