



# Preparing for Life Beyond Work: Tips to Help You Look Ahead

Audience: City Employees Preparing for Retirement

Description: Offers key insights to help individuals navigate major life transitions, such as retirement.



The NERS "Know 2 Ask" series provides basic information needed to empower you to ask important retirement-related questions. Knowing who and what to ask is key.

## Overview

Retirement offers a unique opportunity to redefine how you spend your time and energy. It is a season of life filled with potential for personal growth, meaningful connections and new experiences. A satisfying retirement blends purpose, wellness and the flexibility to adapt as your needs and interests change.

## How Will You Spend Your Time?

Retirement brings the freedom to shape your days, but a little structure can help that freedom feel more fulfilling, not overwhelming.

- **Find Your Rhythm**

Creating a daily routine, even a simple one, brings balance to your time. Blending activity and rest helps add meaning, energy and direction to each day.

- **Explore New Interests**

With fewer work obligations, it is the perfect time to revisit old hobbies, try something creative or learn a new skill. Staying curious keeps your mind active and breaks up any monotony in your days.

- **Stay Active and Engaged**

Regular movement boosts energy, mood and long-term health. Whether it is a daily walk or light stretching, physical activity adds structure to your day and opens up changes for social interaction.

## The People in Your Life

Strong relationships are a foundation for happiness and well-being in retirement. Staying connected helps you feel supported, energized and fulfilled.

- **Deepen Connections That Matter**

More free time means more time to enjoy and foster meaningful relationships, whether that is bonding with grandchildren, reconnecting with family or strengthening long-time friendships.

- **Make New Social Connections**

Retirement also opens the door to meeting new people who share your interests. Joining local groups, faith communities or volunteering can bring a sense of purpose, and often lead to lasting friendships.

## Living With Purpose

Retirement offers a chance to refocus on what matters most.

- **Pursue Meaningful Work**

Many retirees find fulfillment by giving back through volunteering, mentoring or part-time work that aligns with their interests. Some even explore consulting or start businesses fueled by their passions.

- **Create and Contribute**

Others put their energy toward personal projects like writing, art or supporting causes that reflect their values. These efforts can leave a lasting legacy and keep each day purposeful.

Even small, consistent actions that reflect what you care about can bring deep satisfaction and motivation in retirement.

## Planning Financially

A strong financial plan gives you the freedom to enjoy retirement with greater peace of mind.

- **Know Your Income and Expenses**

Understanding your income sources and creating a budget for long-term needs helps you stay on track, especially as life evolves.

- **Explore Your Options**

From health care planning to part-time work or adjusting expenses, aligning your finances with your goals means you can spend less time worrying and more time enjoying the retirement you have earned.

## Staying in Tune With What Matters

Retirement brings new opportunities and your goals and interests may evolve along the way.

- **Pause and Reflect**

As your energy and priorities shift, it is helpful to occasionally check in with yourself. Are your routines, relationships and activities still aligned with what feels meaningful?

- **Stay Open to Change**

What used to matter may take a backseat as you embark on new endeavors. Embracing change can lead to an exciting new chapter.

## Key Takeaways

- Establish a rhythm to your days that blends rest, activity and flexibility.
- Take care of your physical and mental health through regular activity and stimulation.
- Maintain strong relationships and seek out new connections to stay socially engaged.
- Identify what gives you purpose, whether through service, creativity or learning.
- Build a financial plan that supports your lifestyle, offers peace of mind and aligns with your long-term goals.
- Revisit and adjust your goals over time. Retirement is dynamic and ever-evolving.

Start today by envisioning your ideal week in retirement. Consider what brings you energy, who makes you feel connected and what gives your life deeper meaning. Thoughtful planning now, leads to lasting fulfillment later.

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### Key Areas:

- NERS Retirement Benefits

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## **Virginia Retirement System (VRS)**

### Key Areas:

- VRS Retirement Benefits

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