

Planning for Retirement 規劃退休生活-A Checklist

1. Plan wisely 15~20 years before retirement, and set clear, achievable goals;
2. Maintain good Financial Health by investing wisely in a variety of financial instruments, with a balance between time deposits, treasury or government bonds, mutual funds, stock investments, futures commodities, precious metals etc., so that your retirement income is adequate to support you-do not become a stockmarket watcher overly much;
3. Make sure that your insurance policies continue to match your needs;
4. Maintain Good Physical Health from regular exercise or physical activity, and keep a balance between sport and more leisurely activities;
5. Have Regular Medical Checkups and take any necessary medication conscientiously;
6. Maintain good Emotional Health through a social networks of friends, both old and new, while keeping in touch with family;
7. If you are a grandparent, spend time with your grandchildren, teaching them about life, love, luck and laughter;
8. If you have lost your spouse (配偶) or are divorced, then consider finding a companion (友誼, 交往, 伴侶關係) of the opposite sex to spend your declining years with;
9. Continue self-learning through such things as writing poetry or novels, reading philosophy, studying a foreign language etc.;
10. Maintain good Mental Health through the pursuit of a regular hobby or handicraft or the study of a particular scientific or humanistic interest;
11. If appropriate, continue your job or take up a part-time job, or consider an alternative employment area for vocational interest and use of valuable work skills learnt. Consider training young people in your skill areas, or acting as a consultant in your field;
12. If you have had a stressful urban occupation, consider a change to a rural atmosphere and become an alternative lifestyle(交換生活方式) by country living;
13. Give of your free time to charity or community work, become a volunteer;
14. Develop your understanding of language and culture as well as further enjoyment of life by traveling regularly to other countries as well as touring around your own;
15. Maintain and develop your Spiritual Health and Personal Beliefs (信仰) by the study of yoga, comparative religion, meditation (靜坐) and prayer etc., in order to achieve the spiritual goals of Self-inquiry, Self-realization, and Self-understanding;
16. Remember that Self-confidence and Happiness in life comes from adjusting a good balance of all the above.

