

IF YOU'RE WORRIED YOU'LL BE BORED DURING RETIREMENT, THINK AGAIN

Turn your “golden years” into an opportunity to discover the new you!



You've probably been thinking about retirement for years – about the trips you'll take, the family visits you'll enjoy, the hobbies you'll pursue, and the freedom to choose what you want to do with your free time. But a lot of retirees find that the excitement and anticipation of their “permanent vacation” wears off a few months after retirement, and they miss the sense of purpose they had with their job, interacting with their co-workers, and the sense of identity their job gave them. Instead of feeling relaxed and fulfilled, they feel isolated and bored. Fortunately, there's a cure for that—if you're willing to open up to new possibilities and test the waters of the options you have.

Find your purpose, and follow your dreams

If you haven't already created a bucket list of things you want to do in your life, retirement is a great time to do it. Maybe you'd like to go on a safari, learn a new language, or ride in a hot-air balloon. Maybe you've always wanted to learn how to play the guitar, saxophone, or piano, but never had time. If you have the time, health, and the financial resources to support your bucket list, now is the time to get started!

In addition to your bucket-list items, a lot of common day-to-day activities can bring purpose, joy and satisfaction to your life. There are too many options to list here, but here are some ideas to consider:

- **Volunteer.** Giving back and helping others in your community can help you feel happier, learn new skills, increase opportunities for socializing, and promote personal growth and self-esteem. The National Institute on Aging reports that volunteering may also lower your risk of dementia and other health issues. Also, any out-of-pocket expenses (for gas, etc.) are tax-deductible. It can also help you make new friends!
- **Stay – or get – active.** If you've been working out or exercising regularly, keep it up! If you haven't, check out nearby fitness centers for SilverSneakers® programs or other activities that match your interests and fitness goals. Staying active can help you sleep better, maintain a healthy weight, and reduce the risk of disease. Also, check out local sports, hiking, or dance clubs to see if there are any activities that would be a good fit for you.

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- **Adopt a new hobby.** If you've always wanted to learn how to make pottery, paint portraits, photograph wildlife, play a musical instrument, or speak a new language, for example, retirement is a great time to get started. You can learn a lot through online courses, videos and e-books, but if you want to incorporate socialization into your new hobby, check out your local community college, art workshops, senior centers, and other resources for more information.
- **Establish your purpose.** Consider what you'd like to prioritize during your retirement, whether it's spending more time with family members, having a positive impact on your community, re-kindling past relationships, or supporting environmental sustainability.
- **Live for the Moment.** No one knows for sure how long their retirement will last, so make the most of the opportunities you have to travel, spend time with family, and try new things.
- **Stay flexible.** All the plans you've made for retirement may not pan out for any number of reasons. Keep a positive attitude, and stay open to twists and turns along the way.

After a retirement test-drive, some retirees choose “unretiring”

For some retirees, staying flexible during retirement means going back to work. At the beginning of the COVID-19 pandemic, a wave of older workers opted to retire, creating “The Great Retirement Boom” in the U.S. By early 2022, the trend was reversing. “Unretirements” were on the rise, with an estimated 1.5 million retirees returning to work in the U.S. labor market by March 2022. The job site Indeed.com addressed this, explaining that the reasons retirees decide to go back to work after retiring include:

- The desire to be physically and mentally stimulated, or try out a different field of work
- The need for extra income or health insurance
- The desire to have a phased retirement, working for the same employer but perhaps on a part-time or contract basis

Whatever you decide to do in retirement, it helps to have a plan. It's never too early—or too late—to get started.

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