EMPLOYEE ASSISTANCE AND WORKLIFE

solutions

The quickest and best way to contact the EAP is by calling **1-800-222-0364**

Live Happily Ever After

No two people have the same approach to retirement. Some look forward to the leisurely days of doing what they love, while others don't fully relish the potentially daunting life shift.

As people live longer after retirement, giving up work can be a wonderful opportunity to lighten your load and pursue a more joyful and meaningful life.

Learn how to plan for a healthy and stress-free retirement as you transition into life's next chapter.

Stay Positive

If just the thought of leaving work makes you feel anxious—or blue—try looking at it from a new perspective. A significant body of research shows that embracing your later years with gusto can help enhance retirement years and make them more meaningful. Adults who enjoy the best psychological well-being post-retirement tend to be those who are truly engaged in their pursuits, such as volunteer work, continuing education, and regular physical activity.

Stay Connected

Social engagement is important throughout life, but it becomes even more crucial for staying well as you age. While loneliness is correlated with depression, socially engaging activities can increase your overarching sense of purpose and wellness. A study published in a 2013 issue of the *Journal of Aging and Health* found that retirees were more satisfied with life and less likely to be depressed if they engaged in volunteer work. And, the research keeps mounting on how important social engagement is for one's physical health, too.

Contact your Employee Assistance Program (EAP) to learn more about preparing emotionally for a smooth retirement.

Five Ways to Save for Your Future

Here are five strategies to help you maintain a financially healthy and stable life after leaving the workforce.

1. **Start with a realistic goal:** Begin your financial planning by estimating how much money you'll need annually in retirement—let's say it's 80 percent of your current income.

2. **Save early; save often:** If you haven't already begun saving for retirement, start stashing away a share of your monthly earnings for the future. The earlier you begin to save, the more time your savings have to grow in value.

3. **Seek help:** Your employer can be a helpful resource for planning your retirement.

Sign up to contribute to your agency's 401(k) savings plan and contribute as much as you can.

Also, see if your workplace has a pension plan and if you are covered.

4. **Know your benefits:** Starting at age 65, Social Security pays you an average of 40 percent of your pre-retirement earnings. At the same age, Medicare helps pay for much—but not all—of your health care costs.

5. **Ask questions:** These tips are intended to begin guiding you toward financial stability. But, you can also get individualized support from your EAP. Call today for a free financial consultation.

Stuck in the Middle: The Sandwich Generation

As a working adult, taking the time to think about retiring is one thing. But, doing so can be more of a challenge when you're in the "Sandwich Generation"—having to care for your children while you care for your aging parents. Here are three coping techniques to minimize your stress as a caregiver.

Put caring for yourself first: It can be easy to forget about your own physical and mental health when juggling all of your caregiving responsibilities, but you'll be best equipped to care for those you love if you practice good self-care first.

Divvy up the load: Trying to do everything yourself will only stress you out. Delegate some of your household responsibilities to your kids and ask your siblings to help care for Mom and Dad.

Talk it out: If the stress of being a caregiver overwhelms you, venting your frustration might help. Friends, family members, or people dealing with similar situations can also act as your support system when the going gets tough. So, reach out and be willing to return the favor.

Your EAP is also a great resource if you or your family need someone objective to talk with. Call our program specialists 24/7 for a **FREE** consultation.

Employee Assistance Program

24 HOURS A DAY

1-800-222-0364

(TTY: 1-888-262-7848)

FOH4You.com

Services are offered as a **FREE** benefit to you and your family members, and are confidential within the limits of the law.

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