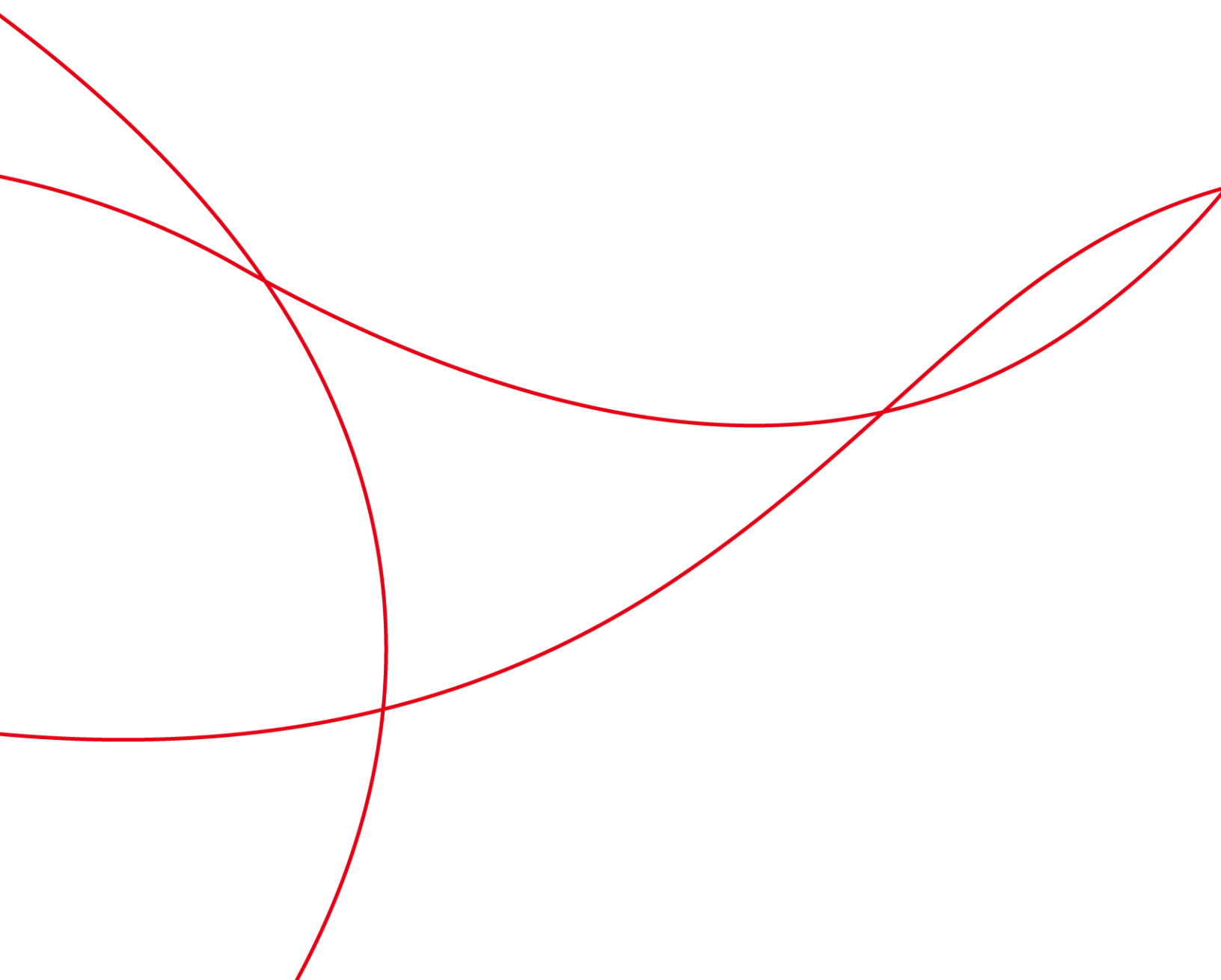




Are You Ready to Retire?

Consider the Emotional Side of Retirement



Ready for Retirement

Retirement can be a stressful and overwhelming time. From figuring out your financial needs, organizing your goals and getting ready for the future, it can take a toll on your mental health. Careful planning can make the situation easier and take away some stress. The following questions and tips from AARP are provided to help you when planning for retirement.

Ask yourself these questions to assess where you are as you consider retirement.

- What will you miss from work? The challenges? Your co-workers? The routine?
- Will not working make you feel less vital?
- Do you have an agenda for filling your time with your choice of hobbies and interests?
- What will make you rise each day as excited as you were at the high points of your career?
- What ambitions are you waiting to fulfill?
- How do you think your being around the home will affect your partner, if you have one? What does your partner think?
- To what extent will you be in service to other family members once you retire? How do you feel about it?

Consider these tips on planning for retirement.

- **Start early.** Begin envisioning what you want your retirement to look like. Early planning can give you time to explore different options of working and scheduling.
- **Personalize your plan.** No two retirees are alike. Some might be happy sitting back and living a life of leisure, while others need to be stimulated by commitments and obligations. Do not focus on what works best for your neighbor, but rather, focus on creating opportunities that align with your needs.
- **Find your happy place.** Do you prefer a quiet neighborhood full of fellow dog-walkers or do you want to walk out your front door and be close to the city? Perhaps you want to be near family or explore new places.
- **Explore passions you never had time for.** What have you been wanting to do? Travel, learn a new skill or hobby, volunteer, etc.
- **Consider your relationships.** Think about how you want to fill your days to include the people you will be spending them with. If you have a partner, talk about what each of you want from retirement, and plan activities you can enjoy together. Also consider finding groups that share an interest in the hobbies you have. Joining a fitness class, book club or cooking class can be beneficial in making new relationships.
- **Use your EAP sessions.** Employee Assistance Program is here to help you talk about and prepare for retirement.
- **Join a Company Retiree Club.** Retirees meet up to participate in activities and share memories from their time at ConocoPhillips (available at these locations: Houston, TX, Kerrville, TX, Anchorage, AK, Ponca City, OK).