

MEMBER ENGAGEMENT

Member blog – Retirement

The following health and wellbeing blog has been prepared by TAL for use by partner superannuation funds for their members. It is available to use in white-label format for communications and is designed to provide information for members on positive ways to support their overall wellbeing. Your own internal approval process including legal requirements are required prior to publishing.

-BLOG-

What I wish I knew: mental health in retirement

Many people spend their working lives dreaming of what life might be like when they're finally able to give up the daily grind. It seems like a wonderful thought not having to contest the daily commute, endless meetings and work-based responsibilities. But what's the reality when retirement finally arrives?

In new research by our life insurance partner [TAL](#), recent retirees shared what they wished they'd known prior to retirement. Insights into other people's experience of retirement and its impact on their mental health can be a useful guide to highlight areas you might need to focus on yourself.

When asked what they wished they'd known about retirement before they retired, many people shared that they'd found it difficult to adapt to not working. Some of the challenges included a lack of routine, less social interaction, unstructured days and a search for meaning in their lives. Many people arrived at retirement via an unexpected path which added extra strain on their mental wellbeing. They may have stopped working earlier than expected due to illness or redundancy or continued working part-time when they expected to have retired completely.

So, to address some of these concerns we've compiled a list of top tips to help you on your way to good mental wellbeing in retirement:

1. Consider your options

The path to retirement isn't the same for everyone and the unexpected can happen. In the lead up to retirement, consider your options to either transition gradually into retirement with reduced hours or to stop work completely. Our research shows that **financial stress** [\[LINK TO FINANCIAL HEALTH ARTICLE\]](#) can have a significant impact on mental health so having a plan and preparing for the unexpected can help alleviate anxiety.

2. Stay active

Physical activity isn't only beneficial for your body, it's also essential for your mental health. Whether it's walking, swimming, yoga or golf, staying active can help reduce stress, boost your mood and improve the quality of your sleep.

3. Maintain social connections

Retirement can sometimes lead to social isolation once you no longer have the connections of your workplace. Make an effort to stay connected with friends, family and your community. Consider joining a club, volunteering or attending social events with like-minded people.

4. Cultivate hobbies and interests

Retirement offers the perfect opportunity to explore new hobbies. Whether its gardening, art, or learning a musical instrument, choose activities that provide a sense of purpose and fulfillment. Stay curious about the world around you. You're never too old to learn something new.

5. Prioritise self-care

Don't forget about taking care of yourself. While retirement can be a wonderful time to spend more time with grandchildren or older relatives, make sure you take time out for yourself as well. Practicing relaxation, mediation or simply setting aside some time for yourself is important for your mental wellbeing.

6. Seek support

If you find yourself struggling with your mental health in retirement, remember you're not alone. Reach out for support from a trusted friend or seek help from a mental health professional.

So, in essence, looking after your mental health in retirement requires similar focus to your working life. It's about finding balance, purpose and fulfilment while acknowledging that this will be different without the structure and responsibilities you once had. If you need support for your mental health, [Beyond Blue](#) are available 24/7 to talk or chat online. The Australian Government's [Head to Health](#) program can also provide guidance and assistance to find help.

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