



Top 10 life tips for retirement

- 1.** Remember to convert your RRSP to a RRIF before the end of the year in which you turn 69.
- 2.** Investigate all possible sources of retirement income and apply for them as required – they're not all automatic.
- 3.** If you doubt you'll be happy without a job to go to everyday, consider starting a new business, doing volunteer work or helping out at a local school.
- 4.** If a severance package enables you to retire earlier than you originally planned, talk to your financial planner about the best way to structure and invest it.
- 5.** Re-evaluate your insurance needs – you may no longer need life or disability insurance, but you may want to investigate the benefits of long-term care or additional health care insurance.
- 6.** Take the opportunity to get more involved in your community, possibly using the skills you acquired during your career – fundraising, activism or other volunteering.
- 7.** Plan to stay active during retirement. Make contacts while you're still at work and team up with friends and former co-workers for fitness dates like tennis or squash matches.
- 8.** Don't make too many changes at once. See how your new routine suits you before you make big decisions about where to live or what to do.
- 9.** Don't neglect your need for social interaction. Get together with friends who have similar interests. For instance form a book club, movie club or other social network.
- 10.** Review the asset allocation in your investment portfolio to make sure it reflects your changing needs and is still designed to help meet your goals.





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