

LIFE COACHING ON RETIREMENT



YOUR GOAL OUR VISION...



PLAN WELL.... RETIRE WELL.... LIVE WELL

Age is just a number; don't let it affect your state of mind.

As the day for retirement draws closer we tend to worry about our future with anxiety. But have we ever thought about its bright side???

For around half of your life time, you were brisk, on work, travelling and earning your livelihood and proudly supporting your family. The children had their protection and security under the umbrella and roof you provided. Now you have a home of your own. Your friends and relatives have possibly been your admirers. In all the social meets and family functions you were respected and people around you sought your opinion. You were physically fit, and your general health was good. You suffered your quota of a few minor ailments like headaches, indigestion, and other recurring, but not alarming health maladies. More often, you would sweep these concerns of your maladies under the carpet, simply because you had many things awaiting your attention, Your priorities were very clear.

All these were happening ten years before your retirement date.

Looking back, on your Pre-Retirement days, you realize that the last ten years of your career and personal life, have been on a tremendous drive. All the savings you had are in the form of various investments. Rest of the money has been spent on your children, family and society. All the facilities you enjoyed were from the money you legally earned. You funded the higher education of your children. You spent money on your daughter's and son's marriages. You were also content that your children were married and they have all settled down with their own career and family. Having fulfilled your duties as a parent you now look forward to your retirement.

Have you during the last ten years of your career, planned for your retirement? If you have not, beware of the pot-holes in your journey of life. You are normally going to live for about twenty to thirty years of your life post retirement. It is evident that there are several factors that nag every person nearing his or her retirement. These factors broadly fall into four categories. Health, finances, time management, and social standing. Each of these factors play their crucial roles for the next twenty to thirty years of life which are left to a person retiring from active service. The oint family system of yester years would have provided the security to a person retiring from service. But today the immediate family is a small nucleus of Parents and their children.



As you age, there is a reduction in the production and replenishment of hormones in your body. Hormones play a critical role in the human physiology. As they are produced from some of the glands in the body, regular exercise could be made to activate these glands. Supplementing your food with hormones is not recommended due to the side effects. Quite a few of the diseases like diabetes, blood pressure, congenital diseases and stress related health conditions raise their ugly head after you turn Fifty. Several studies have found that regular exercise, good food habits, and sufficient sleep would all arrest the decline and deterioration of your health and postpone ageing. One of these studies further explains that yielding to the temptations for rich or junk foods, irregular sleep after fifty could all lead to slow but inevitable breakdown in your health.

In recommending regular exercise, it is not suggested that you take to lifting excessive weights or other rigorous exercises. Swimming, cycling, and walking are considered as the most suited beyond your fifties, but they all have riders attached, so it is proposed that one does sufficient reading to understand own body and its requirements first. All of the above-mentioned exercises tone up your muscles and strengthen your limbs and activate joints. Maybe this is the best time to learn and practice Yoga. There are a few simple Yoga positions which when practiced regularly keep you within a sense of well-being. The idea of doing exercise is not to compete with anyone but to keep you healthy. It is recommended that you do your exercise during a particular-time of a day. Generally, the mornings are quiet and the air fresh and cool or the evenings when it is not hot.

After fifties, your sedentary life could lead to accumulation of fat in your body. Food with High fat or oils which are saturated could lead to high cholesterol levels. You also need to ensure that the essential Amino Acids and Micro-nutrients are provided to replenish the requisites in your body. There is a saying that what you eat provides the necessary natural medicines to heal and resist diseases. It is always necessary to check with a nutritionist, especially if you are a diabetic or a blood pressure patient. Taking food should be at very specific times of the day.

Nowadays doctors recommend that you take a sumptuous breakfast, as you have a full day ahead to digest it. Alcohol in moderation is acceptable to your body. But being addicted to it in even the mildest form would be harmful, and it is better avoided. Smoking is another avoidable habit which could lead to cancer and other ailments. Quit smoking if you are a smoker as it is a psychological drug. The only way you can succeed, is to kick out completely in one try and not by reducing the number of cigarettes you smoke in a day.

The task of quitting smoking has never been achieved in installments.

A complete health check-up once in six months is advisable. The post retirement stories reveal that most of the sufferers are not disciplined. They succumb to the craving for food highly unsuited to them. A diabetic has a craving for sweets. If highly tempted, one may succumb to the temptation with an excuse that one shall have additional dosage of tablets. The striking factor is that you need to control the highs and lows of sugar in your blood. Such peaks and valleys of blood sugar levels could harm your nerves, and lead to irreparable damage.



What could turn out worse is that it may target the kidney or eyes. Diabetic retinopathy and kidney failures are highly damaging to your health and it could turn fatal in diabetic patients. Further, obesity and its associated health conditions should not be invited to compound your health condition. You should have a dietary plan and ensure that your weight remain within the limits. So watch out during festival times and family gatherings like in marriages. Show the respect your body and physique needs. There are quite a few alternatives to sugar in the market. High dosages of saccharine and sugar alternatives in excess could create complications later. Moderation in use of artificial sugar is always recommended.

One major factor as you grow old is that you are liable to fall due to lack of balance. The results could turn out to be disastrous. Your bones become brittle as you grow old. Replacement with steel plates or other devices do not come cheap and cost high. Prevention is better than cure. Most of the cases of falling of retired persons occur in bath rooms with the fracture of bones. Modern construction material offer excellent flooring options. So when you lay the flooring, ensure that it is skid resistant. Also, it is advised that you choose light pastel colors for your bathroom floors. This advice is given so that in case of injury and bleeding a darker shade of the tile could hide it. If you are not aware of your bleeding, it could delay the timely treatment of such wounds.

If you need a walking stick to support you, let not your ego over rule buying one. There are a few in the market with a torch light attached to it and you may find it easier and safe to use it. Do not hesitate to spend on a good pair of shoes for walking. You shall be able to protect your toes and feet with a good footwear. Don't buy trekking shoes as they are heavy and not good for old people. If it is absolutely needed that you have a hearing aid, don't let your ego stand in the way. Without hearing aid you could expose yourself to dangers including accidents. With the cost of medical treatment escalating every year, it is advisable to subscribing to Health Insurance.

Always remember that the medical expenses shall increase with age and the related ailments requiring treatments for you and your spouse. Planning for medical expenses is warranted.

One factor which comes to the fore is the stress related to retirement. One way the stress experienced while in the job prior to retirement shall be replaced by the lack of activity in retirement.

Stress: In a medical or biological context refers to a physical, mental, or emotional factor that causes bodily or mental tension. Stresses can be external (from the environment, psychological, or social situations) or internal (illness, or from a medical procedure). Stress can initiate the "fight or flight" response, a complex reaction of neurologic and endocrinologic systems.

Courtesy : medicalnet.com

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My mantra – Your goal our vision.

I believe that “retirement is not the end of the road, but a new beginning”

Retirement gives you an opportunity to be a better individual and the time needed to spend for yourself.

Seize the moment my about to be, and retired friends and make the world a better place for yourself and the generation to come.

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