

# How to deal with change

*After decades of routine, the familiarity of colleagues and clients, and the anticipation of annual leave, retirement holds the promise of well-deserved rest and relaxation. But what if you don't feel ready for this next step? Experts share their tips for facing it fearlessly – and it all starts with welcoming change.*

## Can retirement be traumatic?

If you're approaching retirement, what's probably illuminated in your mind is the expanse of free time ahead of you. Goodbye to a structured workday, early mornings, traffic and meetings that seemingly go on forever.... But with this lack of structure comes aspects of change you may not realise you're unprepared for until it's upon you, which can create some emotional trauma. Perhaps you're bidding farewell to structure, but you're also letting go of a defined workday that relied on the value you added, and contributed largely to your sense of purpose.

"Change is about movement; sometimes not wanted, although it may be necessary," says Ingrid Nagaya, a Clinical Psychologist. "It is particularly difficult when one is emotionally ill-prepared for the change," she adds. Along with Master Life Coach Linda Remke, she cites the common theme of feeling as though change has been thrust upon you and, therefore having no say over the change itself, as a key issue. "The greater the change, the more people feel like the change is being done to them," says Linda. "No one likes feeling powerless," she adds. "So engaging with specialist coaches and experts during this transition period can really help."

Instead of burying your head in the sand in denial, the change of retirement is something you can welcome, given that you look at it through the right lens, and see it for all the exciting potential it can offer you in this new chapter. The key is to actively embrace it with intentional planning and decisions so that you're in control.

## Define your day

"When we leave a structured work environment we often feel insignificant and need to rebuild that sense of belonging," says Hilary Henderson, a Retirement Coach at [Nu Horizons](#). She uses the [Human Needs Model](#) to help her look at what can bring structure to her clients' lives and where they will get their stimulation.

Ingrid suggests taking charge of your retirement and actively engineering this new chapter. “Now you have the time to be anything you would like to be. This may be learning a new skill or giving of your time and expertise to those that need them,” she suggests. “I like the idea of transferring knowledge through mentorship.”

Also bear in mind that you’re not expected to snap into retirement mode the first day you wake up as a retiree. “Be patient with yourself and the process,” urges Ingrid. “If we are encouraged to give ourselves at least six months to a year to adjust to a new job, then should we not also be mindful of the fact that transitions and new routines, as a result, will need time to take root and feel normal?” she points out.

## Take care of (and embrace) your intangible assets

While you may have the asset of money to see you through your golden years, don’t forget that you still have assets that can’t be assigned a monetary value: your health, knowledge and skills. “As with our other assets, these depreciate if neglected and so, going into retirement, they may need to be dusted off and strengthened,” says Hilary.

Ingrid also cautions that retirement doesn’t have to be about preparing for the end, but rather about moving forwards and embracing a new body, wisdom through life experience, and peace through quieter times.

## Don’t stop setting goals

An end of a career doesn’t equate to an end of goals – just new ones. Be intentional about setting new goals that you could reasonably achieve in the years ahead of you. “If you are able-bodied, with minimal chronic illness, live the next phase of your life with the zest and gusto that you lived the first phase when you were chasing down a career, starting a family and creating financial stability,” encourages Ingrid.

## Remember that you still have a purpose

Retirement must be filled with a sense of purpose and not perceived as outgrowing your usefulness, says Ingrid. “More mature people tend to be pushed to the periphery of society and it evokes loneliness, uselessness and immense fatigue,” she adds. “Find a way of staying integrated in society.”

It can be easy amid the novelty of change to indulge the voice inside your head that begins to tell you how little use you have now, or how much less you contribute to the world compared to before. Don’t do it. As part of Hilary’s coaching process, she helps her clients identify what they’re

good at and what they enjoy – pivotal steps in establishing a sense of purpose in your golden years. “We find which of these activities are needed by society and can give reward,” she shares. “It is a systematic approach to finding the sweet spot of purpose.”

## Create a plan

Don't be a passive passenger – this isn't good at any stage of your life, least of all in retirement. As change thrusts a sense of loss of control upon you, take this control back by mapping out your retirement plan. This includes being informed and intentional about your income options and solutions in retirement (watch a short video about this, [here](#)), as well as about your goals for this new phase of life: travel plans, where you want to live, what new jobs or volunteering experiences you want to go for, the new priorities you're going to set for your life. Change can be exciting and thrilling if you approach it with intent and purpose.

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