

FOUR TIPS TO PHASE INTO RETIREMENT



Forty-four percent of workers envision a phased transition into retirement during which they will reduce work hours with more leisure time to enjoy life.¹

1 GENERATE PASSIVE INCOME

- Establish a steady stream of income through strategic investing
- Travel while you rent out your home as an Airbnb™
- Buy property as an investment



2 STAY PLUGGED IN SOCIALLY

- Create a social calendar to keep yourself busy and out of the house
- Grab lunch with your grandkids or friends
- Explore different activity clubs to join

3 MAINTAIN YOUR SENSE OF PURPOSE

- Volunteer in your community
- Transfer your knowledge and years of experience to a younger employee
- Serve on a nonprofit board to help a cause you care about



4 TAKE YOUR HOBBIES OFF THE BACK BURNER

- Pursue your passion in the arts
- Take cooking classes for a culinary adventure
- Get out in nature and take a hike or go fishing

Retirement should be a time when you can take control of your life and live it the way you want. These steps can help you find a happy medium between fully retiring and continuing to work full time in a phased approach to retirement.

¹“What Is Retirement? Three Generations Prepare for Older Age,” nonprofit Transamerica Center for Retirement Studies®, April 2019