



# Money Matters with Les Conway

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## Are we getting shy about retiring?

I read a great article the other day about the changing attitudes towards retirement. The days of getting a gold clock, warm handshake and being bid farewell when you're 65 years old are fading fast.

The clichés of retirees only enjoying gardening, bowling clubs and afternoon naps are also disappearing. Increasingly, people are going past their traditional retirement age and working well beyond.

One of the drivers of this change in behaviour is that a lot of us are working in less physically demanding labour jobs, thanks to the rise of technology.

For some people the decision is driven by financial need. They need to keep earning more to fund their existing and future lifestyles. For others the choice is made around what kind of life they want to live.



I have several friends and clients who are not retiring from work but simply scaling down their hours and/or simply changing how they work to suit their lifestyles.

While some people may say 'they're lucky to have the option' I'd counter that with 'yes, but they put plans in place many years before to make this life-changing decision a definitive possibility.'

I also know and meet people who decided to take full retirement and declare energetically that 'they've never been so busy' as they pursue hobbies, interests and ambitions that they now have more time for.

Even in this scenario, the importance of planning to open up the array of possibilities is massively prevalent.

The earlier you start planning for your retirement the better and, not least as hopefully, you'll have more options available when it eventually comes to a decision about retiring.

People are starting to prove that retiring at 65 years old isn't a rule set in stone.

Whatever the reason you may have used to delay making plans, be it fear of the unknown, it seems overly complicated or you're simply lacking the time to think about it, there's some good news for you. It's never too late to start.

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