



# **Retirement Series**



Finishing Well Rewire, Re-learn, Recharge

### Overview

As Singaporeans live longer, we are all expected to have more years in retirement. While that means that we would have more time for our retirement, it also means that we would have to build a larger retirement nest egg to support that. Singapore's population of residents aged 65 or older is expected to triple by 2030 (source: MCYS – Committee on Ageing Issues: Report on the Ageing Population as report in a study by Millward Brown for Council of Third Age)

To help Singaporeans build up sufficient financial resources for retirement and to also continue to tap on the valuable skills and experience of older employees, the government passed the Retirement and Re-employment Act, which took effect from 1 January 2012. This Act makes it mandatory to re-employ qualifying workers who are 62 and also raises the retirement age to 65 years old. The Public Service led the way in extending retirement age to 67 years old on 1 January 2015.

What does it mean for someone who is nearing retirement? Do we know what it takes to retire? Do we know if we have enough for retirement? How do we decide if we should continue working if we do not? To age graciously, we need to be Happy, Healthy, Productive and Purposeful.

At Logos Learning, retirement is not about stopping work. Retirement is about planning early for the life we want and paving a way to live a purpose-centred life so that we can leave behind a legacy. If we are mentally strong and physically healthy, we can continue to value-add to our company and mentor our younger colleagues. We should all take charge of our life and plan early towards a purposeful retirement. We need to be empowered to rewire, relearn and recharge.

Our retirement series adopt a holistic approach in empowering you to rewire, relearn and recharge; taking care of your health, wealth and engagement needs. We will like to journey with you towards a healthy, purposeful and happy golden years.

### Plan Now For Your Golden Years

#### Overview

As Singaporeans live longer, we are all expected to have more years in retirement. While that means we would have more time for our retirement, it also means that we would have to build a larger retirement nest egg to support that. We also need to keep a healthy and active lifestyle.

Are you ready for retirement? Do you know what it takes to retire? Do you know if you have sufficient financial resources for retirement? How will we decide if we should continue working? We need to take charge now to plan early for our golden years, so that we can enjoy a purposeful retirement.

This two day workshop would help you gain a good understanding of your health and wealth needs, to be prepared physically, emotionally and financially, to live an active and purposeful life, as you journey towards your golden years.

At the end of the course, you will:

- Understand what it takes to truly retire and call it your golden years health, wealth and engagement
- Basic understanding of your financial needs for retirement
- Discover other options for a purposeful retirement
- · Learn to manage your health and well-being needs
- Manage your cash flow to optimise your remaining working years and also your retirement
- · Learn how you should be investing at this stage of life
- Learn how to leave a legacy in managing a good estate plan and executing your wishes

#### Programme Highlights

Why the Need to Plan and How?

- What constitutes a happy retirement?
- Overview of the retirement planning process

Knowing Your Financial Needs

Knowing Your Health and Well-Being Needs

- Atttitudes and mindsets for holistic retirement
- How to deal with aging health problems
- Coping with an ageing brain, understanding demantia

Understanding the Role of CPF Schemes

Are they enough?

How to Invest Your Retirement Funds in the Best Possible Way

Fail Proofing Your Plan: Risk Management

Leaving a Legacy

## Rediscover Your Career Options

### For Silver Talents

#### Overview

You are approaching retirement age. Will I be re-employed by my organisation? Should I be re-employed? Should I explore other career options or pursue my passions if I am mentally strong and physically healthy?

These are questions that will be going through your Silver Talents' minds. As an organisation, we should be responsible in taking care of their career path and retirement plans. Many of our Silver Talents are experienced, with good aptitude and attitude. By re-training them, we allow them more options to pursue a second career and help them to transit confidently.

At the end of the two day workshop, participants will gain skills and confidence to:

- Discover their strengths, potential and interests
- Identify their career path (employed, re-employed, self-employed)
- Penetrate the open and hidden job markets
- · Grow into their next career with confidence

#### Programme Highlights

- What is the colour of your brain your brain dominance?
- Challenges in seeking re-employment
- Understanding the retirement and re-employment act 2012
- Reality check: Are you ready to retire?
- What do you want in your next career your goals and dreams?
- Exploring alternative "E" career options as an Employee, Entrepreneur or Explorer)
- What can you offer? Understanding your strengths and how to package them?
- · Secrets of successful career changers employability skills
- G.R.O.W. into your next career with confidence

## Health Management

#### Overview

We believe that in order to be able to enjoy our golden years, we not only need wealth, but also health and a purpose in life.

Singapore, like most developed countries, is witnessing a rapidly aging population, the "Silver Tsunami" phenomenon. As one ages, it brings along a whole host of health related issues and changes. Knowing what to expect and how to manage the changes can make a huge difference in managing these issues. Knowledge can be empowering and it allows us to take the appropriate action to improve the situation for a better future.

The purpose of this workshop is to enable the participants to be well-prepared in managing their health at different life stages, so as to lead a fulfilling retirement.

At the end of the workshop, participants will:

- Learn how to deal with aging health problems
- Feel motivated to maintain their health and well-being
- Appreciate the benefits of proper diet, exercise and recreation

#### Programme Highlights

The Retirement Triangle

- Health
- Wealth
- Social / Purpose

Healthy Ageing - What to Expect and How to Prepare for it?

- Changes associated with ageing
- Steps to manage the changes

Heart Healthy Diet

• 8 Steps to prevent heart disease

Weight Management

- Managing your diet
- · Weight Loss Strategies
- · Goal Setting: Weight management

Common Geriatric Disorders and Chronic Diseases

- Understanding Hypertension, Diabetes, Hyperlipdaemia
- How to prevent
- Cancer prevention

Active Ageing and Wellness Resources

Where to source for information

## **Retirement Framework**





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