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Psychologist*



*Dan Roberts,
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*Dr Tim Robinson, GP,
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*Shirley Scott,
Nurse*



*Jonathan Davis,
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I'm reaching the age of retirement and my family suggest I give up my job. Friends who've recently retired say how enjoyable it is to devote time to other activities, and I wonder if I should follow suit. I'd love to spend more time in the garden and to care for my young grandchildren who I don't see often at the moment due to work. However, I still find my job fulfilling and have close relationships with many colleagues. It's also great to still have money coming in. I'm also worried about feeling guilty that my husband's still going out to work while I'm able to stay at home, although on the other hand I'd be able to support him more if I'm not out at work all day. Is there any advice you can give to help make my decision easier?



Dr Lynda Shaw says: It seems like you're still getting a lot of enjoyment out of your job and as long as it's not putting you under any emotional or mental stress, there is no reason why you shouldn't continue to work if you would like to. In fact, staying in work beyond the retirement age is proven to make you healthier and to improve your well-being. On the other hand, spending time with your grandchildren is very precious indeed, and as a keen gardener it is obvious

you get the health benefits of exercise and vitamin D. Have you thought of reducing your working hours or a job share? Continuing to work promotes self-worth and makes you feel useful, as well as giving you things to work towards. Furthermore, the flexibility which comes with working beyond the retirement age e.g. being able to quit if you become unhappy, often fosters content and well-rounded individuals. You will know when it's the right time to retire completely, so follow your gut

instinct and retire when you want to. When you do decide that you would like to retire there are plenty of things that you can do to keep your body and mind active that you probably haven't even considered yet! Exciting times.

Dr Lynda Shaw, is a Cognitive Neuroscientist and Business Improvement Strategist, who specialises in ageing in the workforce. Visit www.drlyndashaw.com.

Dan Roberts says: For some people, retirement is everything they expected: time to slow down and reap the rewards of a lifetime's hard work, whether that be travelling, spending time with their family, cultivating a beautiful garden or pursuing new hobbies and interests. But for others, it can present real challenges, especially if you have derived a great deal of your identity and self-worth from your working role. This seems to be more of a problem for men, but you obviously enjoy your work and the bond you share with colleagues, so I wonder whether a fear of losing part of what defines you as a person lies beneath your ambivalence about what to do. Whenever my clients are torn about an important life choice, I suggest a simple CBT (cognitive behaviour therapy) exercise. Take a sheet of A4 paper and divide it vertically into two, writing 'Retiring now' at the top, and with Advantages on one side and Disadvantages on the other. It's important to zigzag between both sides, writing first an advantage, then a disadvantage, and so on. Take your time to write every significant piece of information on both sides, then read it all through and score each side so together they total 100%. For example, it could be 70% Advantages and 30% Disadvantages, or vice versa. Hopefully, once you see which side weighs more heavily, you will find it easier to choose – best of luck with it, whatever you decide to do.

Dan Roberts is a cognitive therapist with a private practice in Highgate, north London. www.danroberts.com

Dr Tim Robinson says: Decisions decisions! You could keep working; you enjoy the job, your colleagues and the money is nice. Or, you could give it all up; help support your husband, tend the garden and mind the grandchildren. What should you do? Well my advice is simple: 'When in doubt, do nothing'! It seems that everyone wants you to give up apart from you. Don't get confused - ask yourself what YOU really want. Be decisive. Perhaps take a dose of Gelsemium, a homeopathic remedy for self-confidence and worry – this should take away doubt; bolster your self-belief and courage. Perhaps you should dish out some Staphysagria to all those well-meaning folks who are secretly jealous that you are as content and fulfilled as you say you are. This should deal with their suppressed anger and resentment! Keep doing what you are enjoying. Let the weeds grow. Your husband can fend for himself – he is probably coping fine without your interference! Grandchildren can be exhausting, expensive and very messy!

Dr Tim Robinson MB BS MRCPG DRCOG MFHom is an NHS and private GP who practices homeopathy, nutritional medicine and acupuncture in Dorset. www.doctorTWRobinson.com

Nurse Shirley Scott says: As people live much longer these days, the retirement years could stretch out as long as the years one has worked. These can be costly years, particularly if paid for help is required at a later date. If you're fit and active, it makes sense to carry on working as long as possible and invest your earnings. You cannot put a price on job fulfilment and good working partnerships. Neither can you put a price on the wonderful relationship that grows between grandparents and grandchildren. I'm sure your husband would not want you to feel guilty about being at home while he's still working. However, I think the compromise here, if your employer is in favour, is for

you to work part-time. That way, you will feel that you are keeping everyone happy! You will also have a varied and busy week and still do all the things you love to do. You go girl!!

Shirley is a registered nurse who has raised three children. She is the former Chair of a pre-school music association and spent seven years as a primary school governor.

Jonathan Davis says: You and your spouse need to work through the detail of your overall financial position to know how things would be with a much reduced or zero income on your part. In other words, can you afford to wind down? If you've built up a good-sized pension investment fund you need to be aware that, due to successive Government and Bank of England policies, pension income rates – annuity rates – are very low, relative to historic norms. Thus, it may be better to delay the 'cashing in' of your pension fund until, hopefully, rates rise which would likely come with higher interest rates, perhaps in a few years. On the other hand, an index-linked Final Salary pension – which you may have – has no annuity rates issue and the pension payment is the responsibility of your employer. In any case, make sure your joint investments are appropriately structured and secured to meet on-going economics and markets' challenges. Many find that a gradual move via semi-retirement to eventually finishing work is helpful. By going part-time initially you would retain an income. It offers you time to continue saving to your pension (very tax efficiently) and building up a larger retirement income pot. You may also retain other occupational benefits such as Death-In-Service life assurance and Private Medical Insurance.

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