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THE KEY TO SUCCESSFUL RETIREMENT IS RESILIENCE!

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South Africans have been living with the idea of retiring at 65 for decades. But in today's world where 60 is the new 50, it might be time to rethink this notion. Consider this: Donald Trump has just turned 70 and is vying for the Most Powerful Position in the World. My friend's dad graduated from university at the age of 77 and, at 80, the Dalai Lama is still travelling the world, inspiring people.

Admittedly not everyone wants to have a high powered career in their twilight years but sitting on the proverbial "stoep" is also not as much fun as most people think it is going to be. Here's what I've learned from my happiest retired clients: The key to successful retirement is resilience.

Resilience is the ability to recover from setbacks, adapt well to change and keep going in the face of adversity. One way of doing this is having a purpose and an interest outside of your home and immediate family.

While it is true that you can't change what happens to you, there is a window of opportunity between what happens to you and your response. And you have the power to choose your response.

So how do you build resilience in the run up to retirement and is it too late if you're already retired? It's never too late to make good lifestyle choices and the options to cultivate a purposeful life after work are endless.

Why not consider a second career, or provide consulting services in your field of expertise? Pursue a new hobby or revive an old interest. Get involved in your community or with a charity organisation. Call an old friend or reach out and build new friendships. Join a mutual interest group, or even better, start one of your choice.

You've accumulated all this knowledge and experience why not mentor someone starting out in your profession? If you feel that you want to do something different, what's stopping you? Online education has evolved to the point where you can study almost everything from

the comfort of your home. And let me not get started on audiobooks. You can learn a new language, explore the world or acquire new skills. What a great way to broaden your horizons.

We need to make a paradigm shift with regards to getting older. It is no longer about retiring but changing pace.

To quote the author Bidemi Mark Mordi: "The human spirit is like an elastic band. The more you stretch, the greater your capacity." You're never too old to start stretching and you don't have to join the yoga class at your gym. 😊

Brenda van Zijl is an Independent Financial Planner actively coaching clients to be financially successful. The views expressed in this article are those of the author