

## **Pre Retirement Program: Retire Happy, Healthy And Wealthy**

### **Introduction**

Retirement is a new world for employees either from government or private sectors who have reached the golden age. In this world of retirement, employees need a lot of mental and emotional preparation as they will move into a different but still possibly challenging environment. The pre-retirement preparation program is a comprehensive approach to provide motivation and information on the areas of the course that can be followed in the interests and planning of future retirees.

This two-day program will open the minds of future retirees to tackle physical and mental preparation, as well as identifying career and opportunities in business or environment. In addition to helping with future planning, this program aims to guide future retirees to a healthier and more organized lifestyle after retirement. With increasing age factors, good health care as well as financial planning need to be introduced to future retirees and to be taken into serious account. The entire program will be shared by retiree are focused on SPICES + F (Spiritual, Physical, Intellectual, Career, Emotion, Social + Finance)

### **Program objectives:**

At the end of this program, participants will be exposed and equipped with the following:

- Preparation in terms of IQ and EQ (life and financial)
- Family life in a different atmosphere after retirement
- The planning of leisure activities
- The construction and importance of networking among friends / relatives and close relationships among retirees.
- Physical and mental health care
- Knowledge of financial management for use after retirement.
- Entrepreneurship and the inside-outs of business that can provide information for retirees to decide whether to venture into business.
- Guide to future retirees in the realm of retirement and emotional and psychological adjustment to the golden age
- Strengthening information on pension schemes and their benefits to themselves and their beneficiaries

### **Learning outcomes**

Upon completion of this program, participants should be able to:

- Have the awareness and knowledge to make a good retirement plan
- Use behavioural and cognitive strategy approaches to help change for a happy retirement life
- Identify key focus areas for success and potential obstacles

### Who should attend?

All levels of future retirees

### Delivery Techniques

Discussion, case-sharing, simulation & presentation of individuals and groups

This training program will be conducted through lectures and practical exercises that participants will perform on their own with the help of facilitators. All subjects discussed will be discussed and deliberated in detail, with the aim of providing them with personal insights and experiences as well as current case studies

### Program Outline

Time	First Day
9.00 am– 9.15 am	Ice-breaking and Introduction
9.15 am – 10.15 am	<b>Ready for retirement?</b> <ul style="list-style-type: none"><li>• Things to know in the participants' emotional, physical &amp; intellectual preparation</li><li>• Challenges &amp; issues that future retirees may face</li><li>• Pressure test (psychological) to determine the level of preparation of future retirees</li></ul>
10.15 am – 10.30 am	Pre-Test & Score
10.30 am- 11.00 am	Tea-break
11.00 am – 1.00 pm	<b>Life Differences Before And After Retirement</b> <ul style="list-style-type: none"><li>• Communication</li><li>• Financial</li><li>• Time</li><li>• Spirituality (Spiritual &amp; Emotion)<ul style="list-style-type: none"><li>○ Case study</li><li>○ Video</li><li>○ Simulation 1 (3% change)</li></ul></li></ul> <p>A description and discussion of positive and alternative mindset; Introduction to the concept of 'Continue-Stop-Start' reflection change, to assess the level of readiness of change and the level of need for improvement.</p>

1.00 pm- 2.00 pm	Lunch
2.00 pm- 3.30 pm	<p><b>Required Changes</b></p> <p>Evaluation of continuous and time-dependent changes.</p> <p>Simulation 2: Assessment, discussion and presentation of group change charts.</p> <p>Discussion and Simulation 3: Emotional Health: From waking up to sleeping</p>
3.30 pm- 4.00 pm	Afternoon Break
4.00 pm- 5.00 pm	<p><b>Health And Fitness Of Future Retirees 1</b></p> <ul style="list-style-type: none"> <li>• Retirement health examination (High Blood, Diabetes &amp; Cholesterol)</li> <li>• Simple exercises for future retirees</li> <li>• Risk of health problems that are easily exposed</li> <li>• Appropriate and suitable nutrition tips for future retirees</li> <li>• Appropriate and suitable tips in terms of environment and surrounding</li> </ul>
<b>End of First day</b>	

<b>Second Day</b>	
<b>Time</b>	
9.00 am– 9.15 am	Questions and answers in regard to the first day’s session
9.15 am – 10.15 am	<p><b>Ready for retirement 2?</b></p> <ul style="list-style-type: none"> <li>• Things to know on financial preparation, work and emotional / spiritual challenges of participants</li> <li>• Challenges &amp; issues that future retirees may face <ul style="list-style-type: none"> <li>○ Sharing of Occupational and Business Case Studies after retirement</li> </ul> </li> </ul>
10.30 am- 11.00 am	Tea-break
11.00 am – 1.00 pm	<p><b>Life Differences Before And After Retirement 2</b></p> <ul style="list-style-type: none"> <li>• Work</li> <li>• Business</li> <li>• Investment</li> <li>• Will and Inheritance <ul style="list-style-type: none"> <li>○ Case Study</li> <li>○ Video</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>○ Simulation 4 (3% Change)</li> </ul> <p><b>Health 2</b></p> <ul style="list-style-type: none"> <li>• Appropriate and suitable nutrition tips</li> <li>• Appropriate and suitable tips in terms of environment and surrounding</li> </ul>
1.00 pm- 2.00 pm	Lunch Break
2.00 pm- 3.30 pm	<p><b>Dream/Ideal Retirement</b></p> <p>Evaluation of changes to achieve the goal of a happy retirement.</p> <p>Simulation 5: Assessment, discussion and presentation of group change charts.</p>
3.30 pm- 4.00 pm	Afternoon break
4.00 pm- 5.00 pm	<p><b>Challenges still Standing</b></p> <ul style="list-style-type: none"> <li>• The Concept of Salt and Water</li> <li>• Review and Closing</li> </ul>
<b>Program ends</b>	