

Quick View of Pre Retirement Program

Want to have a quick idea of how to plan for your retirement?
Want to retire without any worries?

Introduction

Retirement marks a profound transition in life. Whether coming from the public service or the private sector, individuals stepping into this stage encounter both opportunities and challenges. It is a period that requires thoughtful preparation, not only financially but also mentally, emotionally, socially and physically. Without adequate guidance, many future retirees face uncertainty in adjusting to a new rhythm of daily life, family dynamics, health needs, and evolving social networks.

This one-day Pre-Retirement Preparation Programme is designed as a holistic experience to support employees approaching the golden years. It provides practical strategies, insights from experienced retirees, and professional guidance on health, finance, personal growth and emotional resilience. Participants will be introduced to the SPICES+F framework — Spiritual, Physical, Intellectual, Career, Emotional, Social + Finance — to ensure balance and readiness in every aspect of retirement.

Program Objectives

This program aims to:

- Equip participants with knowledge and strategies to plan retirement with confidence and clarity.
- Strengthen both cognitive (IQ) and emotional (EQ) readiness to navigate post-employment life.
- Support family life adjustment in a new environment and rhythm.
- Encourage meaningful leisure pursuits and lifelong learning.
- Promote physical and mental health awareness, including preventive measures.
- Provide practical guidance in financial management and long-term security.
- Introduce entrepreneurship opportunities and considerations for those exploring business ventures.
- Facilitate emotional and psychological adjustment to retirement as a fulfilling life stage.
- Clarify the details of pension schemes and benefits for retirees and their families.

Learning Outcomes

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

- Recognise the core elements of a successful retirement plan.
- Apply behavioural and cognitive strategies to adapt positively to post-retirement life.
- Identify areas of potential risk and opportunity in health, finance, and personal growth.

- Build confidence in financial literacy and decision-making for long-term security.
- Cultivate resilience, social networks, and purposeful activity in retirement.

Who should attend?

All levels of future retirees

Methodology

Interactive lecture, videos, presentation, discussion, case study, case simulation, Socratic questioning, flipped classroom, brain-storming, worksheet, problem solving, inductive method, team exercise, peer to peer, action learning, coaching and mentoring

Program Outline

Time	Day One
9.00am-11.00am	<p>Ready for Retirement?</p> <p>The programme begins by encouraging participants to confront the reality of retirement as both a challenge and an opportunity. Through guided reflection and a psychological readiness “pressure test,” participants explore their preparedness in emotional, physical and intellectual domains. Discussions highlight common issues such as loss of professional identity, changes in daily structure, and social readjustments. The session instils the idea that retirement is not an ending but a new chapter requiring deliberate preparation.</p>
11.00am-1.00pm	<p>Life Before and After Retirement</p> <p>This module compares the lifestyle, priorities and responsibilities of working life against those of retirement. Topics covered include shifts in communication with colleagues and family, financial responsibility, allocation of time, and spiritual or emotional grounding. The session also addresses transitions in work, business, investment management, and planning wills and inheritance. Through case illustrations, participants learn to anticipate potential pitfalls and embrace opportunities to re-shape their life priorities.</p>
1.00pm-2.00pm	<p>Lunch</p>
2.00pm-3.30pm	<p>Health And Fitness in Retirement</p> <p>Health is the cornerstone of an enjoyable retirement. This session raises awareness of common medical concerns for older adults, such as hypertension, diabetes and cholesterol. Participants are introduced to simple exercise routines tailored to their abilities, nutritional guidance for long-term wellbeing, and strategies for managing environmental risks. The module encourages participants to take responsibility for their health early, ensuring they can enjoy the freedom that retirement brings.</p>
3.30pm-5.00pm	<p>Financial and Emotional Readiness</p>

	<p>The day concludes with a critical look at the financial landscape of retirement. Participants explore pension benefits, budgeting practices, and strategies to maintain financial security. The discussion also includes emotional and spiritual dimensions: how to maintain purpose, deal with the absence of formal work structures, and strengthen resilience. By linking finances with psychological wellbeing, the module underlines the need for balance in approaching the retirement journey.</p>
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