



PROMOTING

KNOWLEDGE MANAGEMENT CULTURE

PLANNING AND MANAGING RETIREMENT

8th July, 2026

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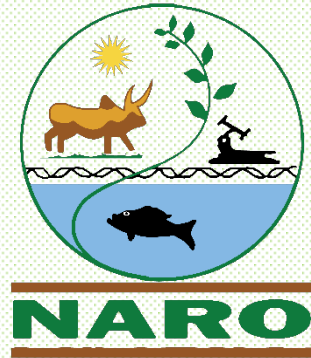
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Repositioning self for Retirement

8th July 2026

by:

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Goal of presentation

- To discuss the importance of Planning for Retirement.
- To present the approaches to Planning for Retirement.
- To discuss the essential ingredients of a happy and successful retirement lifestyle.



Introduction

- Retirement is the evidence of an inevitable process of change that takes place during life and an important and final phase of human growth.
- Although retirement is fairly **predictable**, its prospect usually sends chills in many peoples' spines.
- Retirement, however, can be both exciting and demanding; bringing new challenges, new experiences and new uncertainties .



The Case for Retirement Planning

- As people approach their mid **forties** and beyond, the thought of retirement becomes more pronounced.
- A number questions may run in one's mind:
- How are you going to experience a life of fullness and sense of accomplishment and satisfaction without a formal job?
- How will you relate to your friends who are still working?
- Majority of individuals wait for fate to show them the way. **Don't.**



The Case for Retirement Planning

- The quality of your retirement life will immensely be improved if you **plan** your retirement.
- Planning for retirement involves taking inventory of not only finances, but also your skills, health, friends, family, marital status, interests, and dreams.
- Plan financially, and emotionally.
- Research has shown that those who prepare for retirement early, irrespective of their age, wealth or income, tend to be the most satisfied in retirement.



Financial Retirement Planning

- In a financial context, retirement planning refers to the allocation of finances for retirement it involves setting aside of money or other assets to obtain a steady income at retirement with a major goal of achieving financial independence, so that the need to be gainfully employed is *optional* rather than a necessity.
- For NARO staff and those outside the main stream public service, NSSF is the licensed scheme for staff to save for retirement. These benefits are accessible at mid term and at 55 years.



Financial Retirement Planning

- The challenge of NSSF fund beneficiaries is how to translate the lump-sum into lifetime retirement earnings.
- The first step is to take inventory of income sources e.g. Pension, Social Security, part-time employment, rental income, investment cash flows etc.
- Determine whether the resulting cash flow meets your income needs and make appropriate adjustments in the latter.



What can we do now

- Start early (where early means yesterday)
- Have a clear vision of the life you want to live
- Have a positive attitude towards your future
- Take time to think critically about your retirement as early as today and now.
- Diversify investments using small savings /save in many places as you can.
- Have a positive definition of work
- Keep your emotions (social, religious, cultural) at check



What can we do now

- Take inventory of your self (who are you, where have you come from) build on your strength.
- Spiritually
- Financially
- Physically
- Socially
- Marriage
- Mentally



What can we do now

- Prepare your self to see more opportunities
- (position yourself to possess and vise versa)
- Have an active, constructive and useful social net work.
- Have a balanced approach to leisure
- Maintain financial comfort.
- Interact with those who have retired and observe them for learning purposes.
- Culture self to save starting with your first salary
- Using NARO medical insurance platform, do regular check ups



What can we do now

- Practice Health eating (vegetables and fruits) avoid oily foods
- Widen your social networks across all categories of people including; children, elderly and youth
- Make sleep a priority
- Share your problems with true friends
- Laugh often, apologize sincerely, forgive and forget.
- Create time for leisure
- Listen to calm music (avoid noisy places)



Conclusion

- The way you are and plan your future, is the determining factor or how bright your future is going to be” (Zig zaglar)
- “Life begins at retirement” ((Author Unknown)
- “No person loves life like the one who is growing old” (Sophocles)
- “If making money is slow process, loosing it is quickly done” (Ihara)



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Personal Development Initiatives





End

