

Continuing to Work

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## Introduction

Most people start to seriously think about their retirement when they reach their late 50's/early 60's. They think about how they can afford their retirement and how they can best spend their time. On average, a third of a person's lifetime is spent in retirement and it is a great opportunity to take up the many things that you have not had the time for.

Of course, it is the case that many people have a very clear idea about what they want to do and how much it is all going to cost. There is suddenly time to do everything that you have wanted, within reason and within financial limits.

There are, however, hidden problems that can surface when a person/person's retire. One of these is personal relationships. Retirement can cause stress in peoples relationships as you now spend a lot more time together or one partner retires and wants to embark on different projects whilst the other is still working.

People who live alone may worry about losing the day-to-day companionship that goes with the workplace. People also worry about how they may cope as they get older and ill health begins to surface.

This book attempts to cover all areas relating to retirement. The first chapters deal with more personal matters, including management of the home and future care options whilst the latter chapters deal with more financial issues, such as pensions and benefits. All in all, the reader will benefit from this highly readable book which is packed with information.

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