



The Civil Service
Retirement Fellowship

WELLBEING IN RETIREMENT

A healthier, happier and more
fulfilling next chapter

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Chief Executive, Civil Service Retirement Fellowship





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RETIREMENT: HOW DOES IT MAKE YOU FEEL?



Add the **emoji** in the chat
that best shows how you
feel about retirement



RETIREMENT CHANGES MORE THAN YOUR JOB

Work gives us many things – often
without us even realising it.

NEW ROUTINES

NEW PEOPLE

NEW INTERESTS

NEW OPPORTUNITIES



IDENTITY

A sense of who we are
and what we do.



ROUTINE

Structure, purpose
and something to get
up for.



PEOPLE

Colleagues, friendships
and a sense of belonging.



INCOME

Financial security
and independence.



PURPOSE

A sense of contribution
and achievement.



STATUS

Recognition, value
and a sense of progress.

Wellbeing in retirement means finding new ways to meet these needs.

FOUR FOUNDATIONS FOR WELLBEING AFTER WORK

A balanced and fulfilling retirement tends to rest on four key foundations.



PURPOSE

Having a sense of meaning and direction, through contribution, creativity, caring or personal goals.



PEOPLE

Maintaining and building strong relationships with family, friends, colleagues and your community.



SECURITY

Feeling financially secure and confident about practical matters such as housing, health and future care needs.



POSSIBILITY

Keeping an open mind and embracing new opportunities to learn, explore and enjoy life.





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PURPOSE

WHO ARE YOU WITHOUT THE JOB TITLE?

Retirement is a chance to focus
on what really matters to you.

CONTRIBUTE

CREATE

CARE

LEARN

ENJOY



CONTRIBUTION

Use your skills and
experience in new ways
– through volunteering,
mentoring or supporting
your community.

SHARE
SKILLS

MAKE A
DIFFERENCE

GIVE
BACK



CARING

Look after others –
family, friends, neighbours
or causes that are
important to you.



CREATIVITY

Explore interests or
hobbies you may not
have had time for –
whether it's art, music,
writing, gardening
or travel.



LEARNING

Keep curious – try
something new, develop
a skill or discover a
subject you've always
wanted to explore.



WHAT WOULD MAKE YOU **FEEL USEFUL**?

Take a moment to think
– what gives your life
meaning and purpose?



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TEAM EXERCISE YOUR ORDINARY TUESDAY

Let's imagine your life
in retirement ...



Imagine it is
six months after
retirement.

**It's 10:30 on a
Tuesday morning.**
What are you doing?



1. THINK

Take a moment to imagine
a typical Tuesday morning
in your life six months
after you have retired.



2. TYPE

In the Teams chat,
type one thing you
might be doing at 10:30am
on that Tuesday.

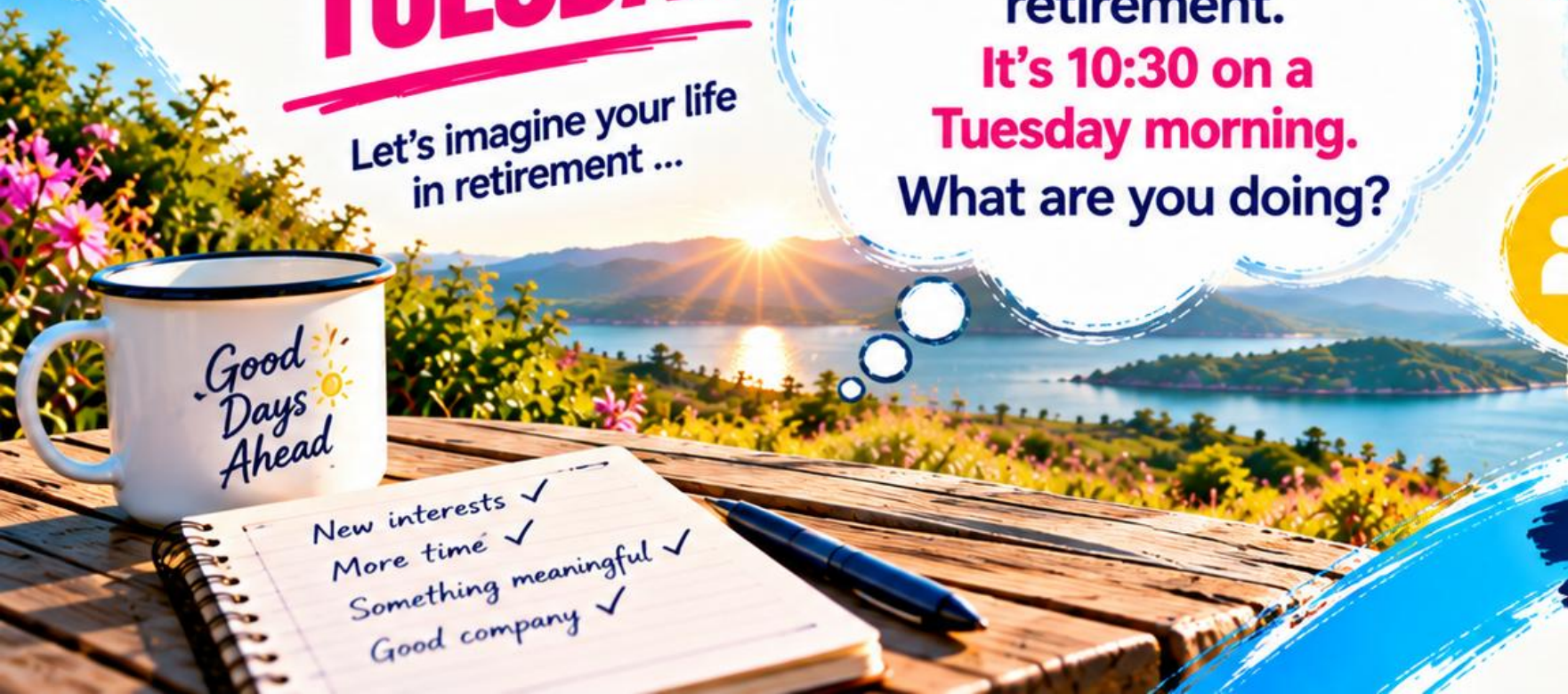


3. SHARE

Let's see the variety of
ideas and experiences
across the group!



**TAKES
3 MINUTES**



PEOPLE

PROTECT YOUR SOCIAL SCAFFOLDING

The people in your life play a vital role in a happy and fulfilling retirement.

FAMILY

FRIENDS

COMMUNITY

COLLEAGUES

NEW PEOPLE



FAMILY

Cherish time with family and loved ones and make new memories together.



FRIENDS

Keep in touch with old friends and make time to meet up regularly.



GROUPS

Join clubs, community groups or activities that match your interests.



NEIGHBOURS

Build local connections and be part of the community around you.



COLLEAGUES

Stay in touch with former colleagues and maintain valuable networks.



NEW PEOPLE

Be open to meeting new people and trying new activities – it's never too late!



WORK GIVES US "ACCIDENTAL CONTACT" EVERY DAY.
IN RETIREMENT, WE NEED TO CREATE IT.



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SECURITY

MONEY IS PART OF WELLBEING

Being financially secure can
give you freedom, confidence
and peace of mind in retirement.



1. KNOW

Understand your
income, pensions,
savings and outgoings
– what you have now
and what you may
need in the future.



2. PLAN

Think about the lifestyle
you want and consider
how to make your
money last, including
for unexpected costs
such as health or
home adaptations.



3. CHECK

Review your plans
regularly as your
circumstances and
priorities may change.



4. ASK

Don't be afraid to seek
independent, trusted
advice. There are free
and impartial sources
of guidance to help
you make informed
choices.



USEFUL RESOURCE:
MONEYHELPER

Visit MoneyHelper for free,
impartial guidance on pensions,
money and later life.

www.moneyhelper.org.uk





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RETIREMENT

CHANGES RELATIONSHIPS TOO

Retirement can affect your relationships at home as well as at work – it's a big transition for everyone.



SPACE

How much time do we each want for ourselves?



ROUTINES

Whose routine is changing?
How will we spend our time differently?



EXPECTATIONS

What does each person imagine retirement will look like?



CARING

Could caring responsibilities increase – for partners, family members or friends?



**CONVERSATION BEFORE RETIREMENT
CAN PREVENT ASSUMPTIONS
BECOMING FRICTION.**



POSSIBILITY

WHAT MIGHT YOU START?

Retirement can create the space to try something new, rediscover an interest or develop a long-held ambition.

NEW SKILLS

NEW EXPERIENCES

NEW ADVENTURES

NEW FRIENDS

NEW YOU



START A BUSINESS

Turn your skills and experience into a new venture or freelance opportunity.



LEARN

Explore a subject you've always been curious about – from short courses to formal qualifications.



VOLUNTEER

Use your time and experience to make a difference in your community.



CREATE

Enjoy art, music, writing, photography, gardening or another creative interest.



TRAVEL & EXPLORE

Visit new places, discover different cultures or explore more of the UK.



MENTOR

Share your knowledge and experience to support and inspire others.



RETIREMENT CAN OPEN THE DOOR
TO A **WHOLE NEW CHAPTER.**

You don't have to know
where it will lead.
Start by exploring.





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WHERE COULD POSSIBILITY TAKE YOU?

There are lots of places to find
ideas, information and support
to help you explore what's next.

EXPLORE

LEARN

VOLUNTEER

CREATE

TRAVEL

MENTOR



START A BUSINESS

Business support
and practical guidance
for starting a business
or freelancing.



business.gov.uk



LEARN

Courses, modules
and qualifications
in a wide range
of subjects.



The Open
University



VOLUNTEER

Find local opportunities
to give your time and
skills in your community.



Volunteer
Centres



EXPLORE YOUR CREATIVITY

Try art, music, writing,
photography, gardening
or join a local arts or
adult learning group.



TRAVEL & EXPLORE

Discover new places,
cultures and experiences
– at home or further
afield.



MENTOR & SHARE

Use your knowledge
and experience to support
others – through mentoring,
schools, charities or your
local community.





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NOT DONE YET PODCAST

The podcast about the
perceptions – and realities –
of retirement.

Real
People
Real Stories
Real
Possibilities

Ideas
Conversations
Inspiration
What's Next?



REAL CONVERSATIONS

We talk to former
civil servants about
their experiences
and what comes next.



REAL IDEAS

From identity and
purpose to health,
community and
new opportunities.



REAL PEOPLE

Guests share their
insights, ideas and
stories from life
after the Civil Service.



REAL POSSIBILITIES

Honest, uplifting
conversations to
inspire and support
your next chapter.



LISTEN NOW ON OUR
YOUTUBE CHANNEL

Search
@THECSRF

SAME PENSION. VERY DIFFERENT RETIREMENT?

ALEX

Three months
retired



✗ Misses
the team



✗ No regular
commitments
during the week



✗ Finds it hard
to adjust to the
slower pace



✗ Says "I should
be enjoying
this more"



WHAT IS SAM GETTING
THAT ALEX MAY BE MISSING?

Examples: purpose, people, structure, curiosity, confidence, community, routine...

SAM

Three months
retired



✓ Meets a walking
group each week



✓ Studies a subject
online



✓ Volunteers twice
a month



✓ Has new and
varied interests



✓ Feels positive
about the future



Type **ONE WORD**
in the chat

YOUR RETIREMENT WELLBEING DASHBOARD

How prepared
do you feel in
each area?

PURPOSE



Do you have a sense
of purpose and things
that give your life
meaning?

PEOPLE



Do you have a strong
social network and
opportunities to
connect with others?

SECURITY



Do you feel financially
and personally secure
about the future?

POSSIBILITY



Do you feel excited
about new experiences,
opportunities and
what might come next?



Type the **ONE AREA** you most want to strengthen
in the chat

Examples:

Purpose, People,
Security, Possibility

SMALL THINGS. BIG DIFFERENCE.

It's not about filling retirement with activity, but creating enough rhythm and connection to support your wellbeing.



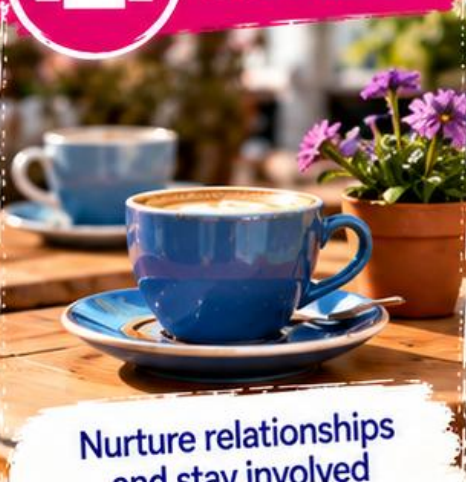
MOVE



Find ways to keep active that you enjoy.



CONNECT



Nurture relationships and stay involved with your community.



NOTICE



Take time to appreciate the everyday and look after your mental wellbeing.



LEARN



Keep your mind active and explore new interests, skills or subjects.



CONTRIBUTE



Share your experience and make a difference in ways that matter to you.



Think rhythm —
not a packed timetable.



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YOU DON'T HAVE TO DO IT **ALONE**

There is support
for whatever
comes next.



CSRF

Friendship, local groups,
befriending, online activities
and our *Not Done Yet* podcast.



STAY CONNECTED



MoneyHelper

Free, impartial guidance
on pensions, money and
later-life planning.



PLAN WITH CONFIDENCE



The Open University

Flexible learning to help
you explore new interests,
skills and qualifications.



KEEP LEARNING



Volunteering Opportunities

Give your time, share your
skills and make a difference
in your local community.



GIVE BACK



Business Support

Explore self-employment,
freelancing or turning a hobby
into something more.



EXPLORE NEW PATHS



NHS – Every Mind Matters

Expert advice and practical
tips to help you look after
your mental wellbeing.



LOOK AFTER YOU



Age UK

Trusted information and advice
on health, care, housing and
later-life issues.



PRACTICAL SUPPORT

YOUR 4 × 1 RETIREMENT WELLBEING PLAN

Take a few minutes
to think about one
small step for each
area of your life.



PURPOSE

What gives your life
meaning and a sense
of direction?

My one thing is...



PEOPLE

How will you stay
connected, build
relationships and be part
of a community?

My one thing is...



SECURITY

What practical steps
can you take to feel
financially and personally
secure for the future?

My one thing is...



POSSIBILITY

What new interests,
opportunities or experiences
would you like to explore
in retirement?

My one thing is...



WHAT'S YOUR ONE THING?

Type your
ONE THING
in the chat



PURPOSE



PEOPLE



SECURITY



POSSIBILITY

For example...



Contact an
old colleague



Look into
a course



Review my
pension



Find a
volunteering
opportunity



Restart
a hobby



Talk to my partner
about our plans





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FIVE THINGS TO TAKE AWAY

*Small steps
today can lead
to a brighter
tomorrow.*

1

RETIREMENT IS A TRANSITION, NOT AN EVENT.

It's a new chapter
with time to plan,
explore and adjust
at your own pace.



2

WELLBEING NEEDS MORE THAN FINANCIAL SECURITY.

Your physical,
mental and emotional
wellbeing all matter
for a fulfilling
retirement.



3

PURPOSE AND CONNECTION MATTER.

Staying active,
engaged and part
of a community
brings meaning
and happiness.



4

RETIREMENT CAN CREATE NEW POSSIBILITIES.

It's a chance to try
new interests, learn
new skills and do
more of what
you enjoy.



5

SMALL, INTENTIONAL ACTIONS CAN MAKE A BIG DIFFERENCE.

You don't need to
do everything at once
– just start with
one step.



YOUR NEXT CHAPTER STARTS HERE

Retirement isn't about becoming someone different.
It's about deciding what you want to carry forward –
and what you might discover next.



Questions
or Reflections?

David Tickner
Chief Executive
The Civil Service
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Not Done Yet
on YouTube
@THECSRF