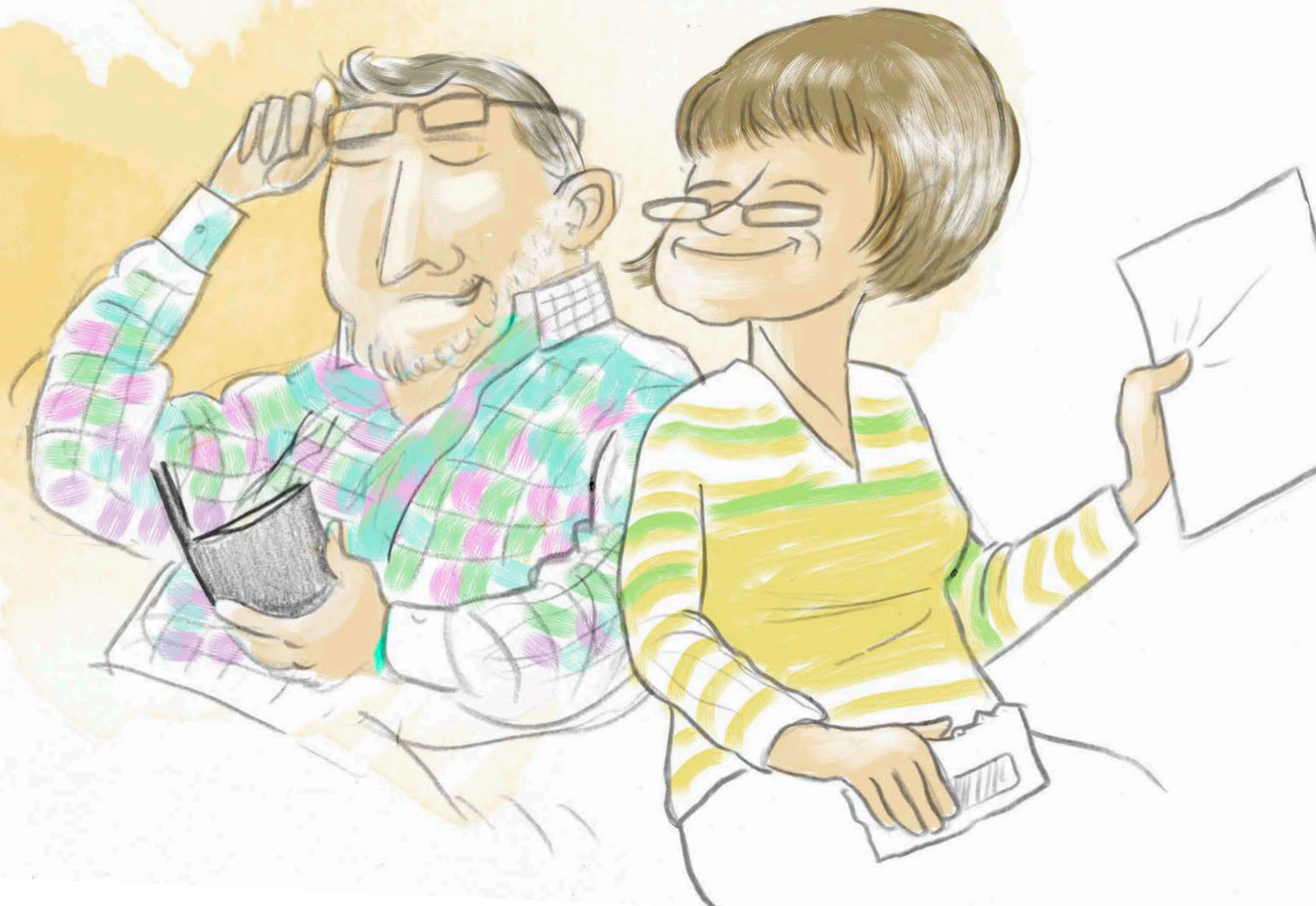




LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG
Ministère de la Famille, des Solidarités,
du Vivre ensemble et de l'Accueil

PREPARING FOR RETIREMENT



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FOREWORD BY THE MINISTER

The transition from working life to retirement is an important event in everyone's life. Whether long-awaited or dreaded, retirement marks an important moment from one stage of life to the next and thus entails many changes. However, retirement should not be seen solely as the end of working life. Retirement, like ageing, holds many positive aspects as well as new perspectives and opportunities.

However, in order to make the most of the opportunities associated with retirement, it is important to prepare properly. This transition can raise questions, but also offers numerous opportunities for commitment, volunteering and social participation.

The Ministry of Family Affairs pursues a policy aimed at promoting 'ageing well' by providing people with the information, support and advice they need to help them prepare for retirement. The importance of preparing for retirement cannot be emphasised enough.

This booklet is designed as an information resource with practical advice to help you prepare for retirement. The aim is to help you reflect on your wishes and develop an idea of retirement that promotes your physical, psychological and social well-being.

We are getting older and staying in good health for longer, so that we are now retired for an average of 20 years: plenty of time to continue to actively participate in life and the community, to learn new things and, above all, to do something that you find meaningful. It is essential to recognise the potential of older people so that added value can be created for society as a whole.

I have a deep conviction that everyone deserves fulfilment and satisfaction in retirement, with commitment and community playing an important role.

I would like to invite you to read this booklet carefully and to consider the many opportunities available to you to age well and enjoy this new chapter.

Max HAHN

Ministre de la Famille, des Solidarités, du
Vivre ensemble et de l'Accueil



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INTRODUCTION

Retirement is an important moment in life, which brings significant changes. It is a crucial transition from one stage of life to the next – from working life to retirement. To ensure that this transition goes as smoothly as possible, you should think about it in advance and plan this inevitable step as well as possible.

Depending on education, life experience, work, interests, health, adaptability, preparation, environment, etc., each person perceives the changes triggered by retirement differently. For some, this means few problems; for others, more difficulties and fears.

Often, life as a “newly-retired person” is quite different from one’s preconceived ideas. However, if some time is spent preparing for this transition in advance, it is easier to get an overview of what this new life might look like.

Everyone has a different attitude towards retirement; for some, it means the end of a working life defined by work and stress. They feel relieved and are ready to welcome the new freedom with open arms.

Then there are those who have been waiting for retirement for a long time, are well prepared for it and have already planned a project or projects.

On the other hand, there are people who are worried about this still unknown future and who ask themselves many questions: how to manage their new schedule, how to replace the work that used to occupy an important part of their life, how to get over the feeling of uselessness that can sometimes arise, and how to keep up social contacts without their colleagues.

Finally, there are those who put off retirement for as long as possible. Either because they find fulfilment and satisfaction in their work, or the opposite – they are afraid of finding themselves at home alone, without any useful occupation. As a consequence, they risk being confronted with this fear on the day they leave.

Although retirement offers opportunities for everyone, it also brings challenges. This transition can sometimes lead to certain problems or situations that are difficult to handle: loss of identity and professional status, questioning the meaning of life, withdrawal and social isolation, family or relationship problems, depression, addiction or overwork. However, those who are aware of the possible risks and difficulties will better understand the situation and be better able to anticipate, and therefore prevent, difficult moments.

Those who take advantage of the opportunities that arise can turn retirement into a time of fulfilment and self-realisation.

The transition from work to retirement is therefore conditioned by the preparation carried out in the years preceding it. It is basically about imagining this new life. People who have found a good balance between work and leisure during their working life often find it easier to adjust to this new phase and to realise a new life project. The financial aspect is only one of the elements that determine this future life, and making the most of one's retirement is neither a question of age nor of money. Ideally, the chosen activities reflect personal interests and are feasible, sustainable and compatible with financial means, physical abilities and individual habits, while

respecting the expectations and needs of the family and the community.

Marie-Paule Dessaint, a Belgian psychologist and educator who specialises in retirement-related interventions, suggests taking a few months to reflect on this future life, while being careful not to settle too readily into a comfort zone.

There are offers to accompany, guide and support those nearing retirement, e.g. coaching, pre-retirement courses and guidance counsellors. In some companies, the human resources department also offers special training on this topic.

It is never too late to ask for help and support, even when retirement has already started!

1.1. PRIVATE SECTOR

The general pension scheme is administered by the National Pension Insurance Office (Caisse nationale d'assurance pension, CNAP). There are two types of retirement pension: old-age pension and early old-age pension.

Old-age pension

You are entitled to an old-age pension at the age of 65 (legal retirement age), provided you have completed 10 years of compulsory or voluntary insurance periods.

Early old-age pension

Insured people may apply for an early old-age pension:

- At age 57, provided they have completed 40 years of compulsory insurance periods;
- At age 60, provided they have completed 40 years of compulsory, voluntary and additional insurance periods.

Insurance periods

Compulsory insurance periods

There are different types of compulsory insurance periods, including:

- Periods of work;
- Periods for which replacement income is paid (sickness, maternity, unemployment benefits, early retirement, parental leave);

- “Baby year” periods.

The number of compulsory insurance periods in Luxembourg is indicated on the insurance record sent annually by the Social Security Centre (Centre commun de la sécurité sociale; CCSS) to each insured person.

Voluntary insurance periods

Voluntary insurance periods can be derived from continued insurance, optional insurance and/or retrospective purchase of insurance periods.

Additional periods

Additional periods are not insurance periods as such (as no contributions were paid during these periods), but they are taken into account when checking the conditions for entitlement to the early old-age pension from age 60.

- Periods of study between the age of 18 and 27;
- Periods spent raising children from birth up to the age of 6;
- Periods of care for a dependent person recognised under the care insurance scheme.

Insurance periods abroad

Insurance periods completed under the legislation of a member country of the European Union (EU) or the European Economic Area (EEA), or of a country bound by a bilateral agreement, are taken into account when determining pension entitlement.

Pension amount

The pension amount is made up of two elements:

- The fixed increment calculated on the basis of the number of years of compulsory, voluntary and additional insurance (max. 40 years);
- The proportional increment based on the sum of contributory (for pensions) and revalued income over the entire insurance record.

If an insured person has completed at least 40 years of compulsory, voluntary, additional and retrospective purchase insurance periods, he or she is entitled to a minimum pension. If the qualifying period of 40 years is not reached, but the insured person has at least 20 years of insurance, the minimum pension is reduced by $1/40$ for each missing year. If the sum of the fixed increments and proportional increments is less than the minimum pension, the insured person is entitled to a supplement to make up the difference.

From the age of 55, the CCSS provides an estimate of the future pension amount on the insurance record statement sent annually to insured persons. Pensions are also adjusted in line with the cost-of-living index and the real wage level.

It is permitted to continue working during the early old-age pension period (57 to 65 years), but the amounts supplementary to the pension are then restricted. The CNAP is available to provide any information you may require on this subject.

How do I claim my pension?

To apply for an old-age pension, you must submit an application to the CNAP at least three months before the date on which you wish to start your pension. Application forms are available on the CNAP website or can be obtained over the counter at the CNAP office building.

If you have any questions or require further information on the subject of retirement, please visit the CNAP website at www.cnap.public.lu, or visit the counter service at 34-40 avenue de la Porte-Neuve, L-2227 Luxembourg.



1.2. PUBLIC SECTOR

In the public sector, a distinction must be made between two different pension schemes:

- For civil servants and public employees who started working in the public sector before 1 January 1999, the transitional special scheme applies;
- For civil servants and public employees who started working in the public sector after 31 December 1998, the special scheme applies.

The different types of pensions

Civil servants may apply for a retirement or early-retirement pension:

- At age 57, subject to 40 years of compulsory insurance (in both pension schemes);
- At age 60, subject to 40 years of compulsory, voluntary and supplementary insurance (for the special scheme), or 30 years of compulsory, voluntary and supplementary insurance (for the transitional special scheme);
- At age 65, subject to 10 years of compulsory and voluntary insurance (for the special scheme), or 10 years of compulsory insurance (for the transitional special scheme).

Police and army officers under the transitional special scheme are entitled to a pension from the age of 55, provided they have 30 years of compulsory insurance

(for the Police) or 10 years of compulsory insurance (for the Army).

Progressive retirement

In addition to “normal” pensions, since 2015 civil servants have been able to apply for progressive retirement, i.e. to gradually reduce their working hours before retiring for good.

If an insured person has worked full-time for three years prior to the desired date of progressive retirement and meets the conditions for entitlement to a retirement pension or early retirement pension, he or she may apply to reduce his or her rate of employment to 90%, 80%, 75%, 70%, 60% or 50%. In this case, he or she is simultaneously paid for the time worked and receives a partial pension for the other part of the time. At the end of the progressive retirement period, the pension is recalculated to take account of the additional time in service.

Progressive retirement can be combined with continued service beyond age 65.

Insurance periods

Compulsory insurance periods

There are different types of compulsory insurance periods, including:

- Periods of work;

- Periods for which replacement income is paid (sickness, maternity, unemployment benefits, early retirement, parental leave);
- “Baby year” periods.

Voluntary insurance periods

Voluntary insurance periods may be derived from continued insurance, voluntary insurance and/or retrospective purchase of insurance periods. As the effects of voluntary insurance may vary from one pension scheme to another, we recommend that you contact the State Centre for Human Resources and Organisation Management (Centre de gestion du personnel et de l'organisation de l'Etat, CGPO) for further information.

Additional periods

Additional periods are not insurance periods as such (as no contributions were paid during these periods), but they are taken into account when verifying the conditions for awarding a pension from age 60.

- Periods of study between the ages of 18 and 27 (only for the special scheme);
- Periods spent raising children from birth to age 6;
- Periods of care for a dependent person recognised under the care insurance scheme.

Retirement date

Being entitled to a pension does not mean you have to retire!

Meeting the conditions for retirement at the age of 60 is by no means an obligation, and it is possible to continue working until the age limit of 65, which will have a positive impact on the amount of the pension.

At the request of the civil servant and with the agreement of the Government Council, it is possible to continue working until the age of 68 (a situation known as “continuation of service”).

Pension amount

Le montant de la pension dépend de différents facteurs :

- Retirement age;
 - Number of years of service;
 - Income;
 - The date of entry into service in the public sector.
- For civil servants under the transitional special pension scheme, the pension is calculated based on the civil servant's final pensionable salary. A replacement rate is determined based on the civil servant's age at retirement and the number of years of service, so that the pension is formulated as a replacement rate in relation

to the last pensionable salary. The maximum rate is 83.33%.

- For civil servants under the special pension scheme, the amount of the pension is made up of two elements:
 - ~ A flat-rate increment calculated based on the number of years of compulsory, voluntary and supplementary insurance (max. 40 years);
 - ~ A proportional increment calculated based on the sum of contributory and revalued income over the entire insurance record.

It is therefore advisable to request an estimate of your pension from the CGPO in advance (from the age of 55), so that you can find out the amount in advance and determine the best time to stop working.

Pensions also benefit from cost-of-living index adjustments and periodic readjustments.

It is possible to continue working after retirement, subject to anti-cumulative rules. The CGPO is available to provide any information you may require on this subject.

How do I claim my pension?

To apply for a retirement pension, you need to send a request to the Minister responsible in that area, via your line management, at least six months before the desired retirement date.

For all questions concerning a specific situation (pension estimate, payment, etc.), we recommend that you contact the Centre de gestion du personnel et de l'organisation de l'Etat at www.cgpo.gouvernement.lu.

1.3 EU SECTOR

Officials and agents of all the institutions and bodies of the European Union are subject to a specific pension scheme set up by the statutes of the EEC (European Economic Community) and EURATOM (European Atomic Energy Community).

Employees covered by this scheme should contact their human resources department to find out how they can retire, and how much their pension will be.



2.1. Ending your career

A few years before retirement, health problems or difficult work circumstances may cause a person to want to reduce their working hours or stop work altogether.

Without having to make a hasty decision, your work situation and financial situation sometimes allow you to adjust your work and reduce working hours at the

end of a career. Under certain conditions, the law allows people to continue working part-time and to receive an early retirement pension at the same time.

2.2. Successful completion of projects

Before retirement, there is often time to organise work in order to complete projects or reassign tasks. Priorities should be set and a clear timetable established for the projects that have been started, in order to successfully complete the work. This can be done with the head of department, independently or in a team.

2.3. Knowledge transfer and onboarding your successor

Leaving the job also means being replaced. In addition to completing outstanding projects, the know-how acquired should be passed on to ensure continuity of work.

If there is an overlap period, the future retiree can induct the successor. However, if the successor has not yet started, certain steps can be taken to ensure a smooth transition: e.g. writing a summary of each ongoing project, passing on contact details for the most important interlocutors, etc. It is a kind of signature, a positive legacy that the future retiree leaves behind.

External business partners and interlocutors, as well as work colleagues, should also be informed in good time about the retirement.

2.4. Marking the farewell

Celebrating retirement is a key factor in marking the transition from working life to retirement.

Mourning the end of professional working life and celebrating entry into a new chapter in one's private life avoids a sudden break with the past and enables a harmonious new beginning.

It is a good opportunity to thank all those who have been part of your professional world and helped you to look back fondly on a satisfying working life. Successful retirement also means being proud of what you have achieved during your career. It is therefore a key moment in life and in personal history.

Farewell party

Saying goodbye to colleagues and the workplace where many years were spent marks the end of one period and the beginning of a new adventure. As well as being a moment of conviviality, the farewell party has considerable additional value for the future retiree: the farewell party/drink is a ritual, and rituals give meaning to major changes in life.

Sometimes circumstances beyond the employee's control may not allow for a farewell celebration: health problems, conflicts at work, tensions with a supervisor or with colleagues, or early retirement.

Those who do not say goodbye and tiptoe away quietly are more likely to experience the transition to retirement

negatively. This could make it difficult, for example, to turn the page and open a new chapter in life. A feeling of tension can last for months and have a huge influence on the acceptance by the newly-retired person of their new status. A symbolic farewell can be very useful in this case.

Sometimes it is more suitable to organise the farewell drink after the actual farewell, but without waiting too long, or to invite certain colleagues to meet up at another time.

2.5. Grieving

Grieving is a psychological process of detachment after a life change, a break-up or a death. This process is called grief work.

Every chapter of life that ends can trigger a feeling of grief. Retirement is an important transitional phase, similar to, for example, adult children leaving home.

The transition to retirement can be characterised by many different emotions. Anger or joy, sadness, regret, fear of the future, the feeling of having become "useless", but also curiosity, a thirst for discovery, or audacity. This runs parallel to the grieving phase and is essential for rediscovering oneself, getting back in touch with oneself and one's values before tackling the future. Taking stock of career and working life is an integral part of this grieving process.

The emotions experienced during grieving are felt with varying intensity at different times. The circumstances

of a person's retirement also play an important role. The feelings the newly-retired person experiences will be very different depending on whether the exit from work was very quick or whether it was possible to prepare for it.

Regardless of these circumstances, human beings have the psychological capacity to grieve and to rebuild. Grief work is a key element in the transition to retirement. It allows the phase of working life to be concluded positively and for the retiree to be open to the new challenges of retirement.

The stages of grief*

Stage 1: Shock and denial: There is a refusal to believe in what has happened, and attempts are made to minimise its significance or consequences.

Stage 2: Anger and guilt: Anger is felt towards oneself or towards the outside world, often associated with feelings of powerlessness, regret or reproach.

Stage 3: Bargaining: A compromise is found to let go of the old situation and accept the new one.

Stage 4: Depression: In this stage, energy is at its lowest. The person tries to feel nothing.

Stage 5: Acceptance: The loss of the old situation is accepted. Feelings of disappointment and sadness decrease.

Stage 6: Regaining self-confidence: The past is increasingly left behind and new opportunities are discovered.

Stage 7: Action: Energy is high and new actions are undertaken.

Stage 8: Regression: Projects do not always go as planned, which leads to a depressive relapse, but confidence quickly returns.

Stage 9: Success: The new reality is successfully integrated into one's life.

The stages described here are of course, schematic, but everyone goes through this process, even unknowingly. It is important, however, to understand why you might feel sad, confused or angry.

**Stages of grief according to the Kübler-Ross model*

For others who also share these dreams, as the date of retirement approaches negative thoughts appear and worries increase: what to do during long days if you have no specific activities, if you have health concerns or if you have to take care of a family member in an insecure situation.

Retirement should be a pleasure when you feel in full possession of your own resources. But this new life situation has an impact on everyone's daily life. It is an existential change process, a critical period, even if most retirees eventually manage to find their own rhythm of life.

New retirees have to adjust to a variety of changes: financial, familial, social, and of course, psychological. Often, the feeling of loss brought on by retirement plays a significant role in the acceptance of the new phase of life: the loss of professional and family status and the reduction in income influence the retiree's behaviour and lifestyle.

But retirement also offers benefits: greater availability, and the possibility to develop new life projects.

3.1. Future financial situation

The first concern of future retirees is often their financial situation after retirement. The chapter in this guide on "Rights and conditions" contains important information and points of contact in relation to pensions.

In order to get a more accurate picture of one's future financial situation, it is useful to take stock of likely regular income and expenditures. This exercise can be helpful

in identifying the means available to finance desired projects and purchases. Consideration should be given to whether projects planned in retirement increase expenditures or income. There are possibilities for improving the pension, e.g. by tax optimisation, retrospective purchase of contribution or partial contribution periods, or continued working on a part-time basis.

It is also important to know whether it is necessary to set aside additional savings for unforeseen expenses (illness, accident, etc.) or to make the home accessible, if necessary.

Another point to be clarified is the distribution of living expenses within a couple. Only a few couples retire at the same time. This new circumstance therefore has an impact on the household budget, with a number of scenarios possible:

- One partner has already been at home for a long time, the other is retiring;
- One partner is still working, the other is starting their retirement.

The total income changes with retirement. Regardless of the situation, each couple must find a solution to deal with the future financial situation while respecting what each other wants to do.

3.2. Living space

The living space, the home (house, flat, neighbourhood), will take on a new importance as soon as people spend more time there.

Many new retirees want to stay in their current home. Others consider moving, choosing a smaller, cheaper flat or sometimes moving abroad.

The home is the centre of family life: each room reflects the family history and many memories are held within these four walls. Leaving a place in which so much energy, money and emotion has been invested can seem difficult to imagine.

Even if no decisions have to be made at the moment, it is important to take stock of the housing situation and to consider where and how you want to live in old age. It is not easy to anticipate your needs. One's living environment plays a substantial role in retirement and has a major impact on the retiree's social integration. Quality of life is directly related to one's personal environment. At the time of retirement, the question arises as to whether the home still meets one's needs and/or interests. Many aspects may influence the choice of future place to live. Here are some points to consider:

- Do you want/need to stay?
- Can you imagine living elsewhere/somewhere abroad, or do you need to move away?
- Do you need to make any changes/renovations, or do you opt for a completely different living environment?
- Is the apartment/house the right size, is it adapted to the retiree's needs, and if so, is there enough room to welcome grandchildren?
- Is the maintenance work still feasible?
- Are renovations/adaptations possible in the event of health problems?
- Are there local services in the neighbourhood, are shops within easy reach?
- Is there a public transport network available?
- Is the accommodation close to family and friends?
- Do you get on well enough with your neighbours?

Retirement is also the right time to think about your own mobility: does a two-person household still need two cars? Using public transport is becoming more efficient, easier and accessible to everyone.

Today, there are many options to consider when it comes to housing:

- Sell/rent the house/apartment and move into accommodation close to services and shops
- Multigenerational cohabitation under the same roof: e.g. hosting students
- Multigenerational houses
- Housing cooperatives
- Senior communities
- Senior residences.

Moving abroad

The desire to go and live in a pleasant year-round climate, enjoy cheap living and a Mediterranean lifestyle crosses many people's minds even before they retire: to finally spend a very long summer holiday and enjoy their free time to the fullest!

It is certainly a tempting idea, but this decision requires careful consideration.

Are you really ready to leave everything behind – home, family, friends, familiar surroundings? There is a big difference between spending a holiday in a beautiful region and emigrating to the country of your dreams.

In addition to analysing your personal situation, it is essential to find out exactly what living conditions, rights and obligations apply in the host country.

Many people make a less radical choice by spending only a few months abroad, enjoying the rest of the year with family and friends in familiar surroundings. This may involve additional expenses, but it has the advantage of maintaining connections with one's roots.

For immigrant residents in particular, who have worked all their lives in Luxembourg and are now retiring, commuting between the host country and their country of origin according to their wishes and needs is often the best option, avoiding any personal or family conflicts.

3.3. Your relationship with your partner

Retirement is one of the biggest changes in everyone's life, not only in terms of the rhythm of life and everyday occupation, but also in terms of life as a couple. The relationship may be put to the test.

Over the years, habits have become established, and tasks were clearly defined and efficiently distributed in the household. During work time, partners were often separated from each other for ten to twelve hours a day. This changes abruptly after retirement, when the couple suddenly spends much more time together.

Disagreements and conflicts are not uncommon at this time, and the couple's relationship must adapt to this new life situation. By reconsidering some of the rules of the game, retirement can be the beginning of a new harmony in the life of the couple.

Shared and individual activities

Good preparation for retirement is the best way to prevent difficulties later on. This also applies to a couple's relationship. Communication between partners is essential to avoid misunderstandings. It is possible to discuss dreams and expectations before retirement. Ideally, each person should have the freedom to do what they want, whilst also respecting the wishes and desires of the other.

The newly-won free time offered by retirement also allows for joint activities. Alongside these shared times, individual projects help to avoid falling into a routine that can wear the couple down. This can help each partner to feel good about their new situation, to develop, to maintain their independence and to pursue their own interests and wishes.

Tasks and responsibilities

For years, it is likely that there was a certain routine in the household, with domestic responsibilities and tasks divided according to the time available or the abilities of the individual.

Retirement brings with it a complete change of habits and daily rhythm.

Some behaviours (for example, wanting to do everything or not doing anything) can lead to tensions and conflicts in the relationship. A jointly-determined, new distribution of tasks involving both partners in organising the household is essential for a harmonious life.

Personal space

From the moment both partners are retired, they spend most of their time together at home. This can lead to oppressive feelings, especially in a small flat. In this case, it will be a challenge to live under one roof without stepping on each other's toes. In a way, the couple has to relearn how to be together all the time and still respect each other's personal space.

Committing a particular time of the day to individual activities can help in maintaining some personal space.

3.4. Wishes and goals

As retirement approaches, at a given point the question should be clarified as to how you intend to use the soon-to-be-acquired free time.

Some people already have projects planned and lined up, while others do not yet know what to do with their time. It is certainly very appealing to have nothing to do for a while and to enjoy the days without any work obligations. In the long run, however, passivity is rarely satisfying.

One of the worst feelings after retirement is to no longer feel useful and to have lost one's role in society and in life. Retirement sometimes evokes a sense of emptiness, a feeling of loss of identity, of lacking goals and orientation, of disinterest. The alarm clock no longer has to be set and there is no longer a fixed daily schedule. Sometimes life seems meaningless.

The loss of self-confidence, the abandonment of personal goals, wishes and plans, or time wasted on meaningless pursuits may be experienced in the first phase of retirement.

Some people even speak of a loss of identity at the end of their working life. They were used to defining themselves by their roles and functions in the workplace. Once retired, the feeling of not really knowing who you are can arise. By setting new personal goals, this critical time can be used to see oneself differently and completely redefine oneself, to find a purposeful path again.

Personal life goals

How can you avoid falling into the void? A good approach might be to take a step back and reflect on unrealised dreams and wishes. Taking stock by writing a list is a simple and effective way to visualise everything you have been dreaming about for a long time but have not yet achieved, due to lack of time or a fear of failure.

A full list of skills, values, means, resources, opportunities and needs can be drawn up. Based on these two previous steps, new projects can finally be planned.



The following questions could help in writing a list of goals to achieve:

- **What is important to me in life?**
- **What makes me happy/what do I enjoy?**
- **What skills have I acquired in my life?**
- **How can I fulfil my potential?**

It is important to understand why these questions need to be asked, in order to live up to one's own expectations and values.

Take stock of life: consider what you expect from life and how you define a happy life. This allows you to refocus on your values and priorities.

Be the actor of your own life: take responsibility for your own life. By setting goals, you can give your life direction and meaning. Everyone is responsible for their own happiness!

Self-realisation: live your life according to your desires, means, possibilities and opportunities, and identify with everything you are doing.

Staying on course: every now and then, you may lose orientation and stray from your life's path. Visualising your goals as a list helps you to keep your bearings in day-to-day life, to find yourself again and to get back to what really matters.

Goals can be divided into several categories, for example, trips to be undertaken, experiences to be had, or specific knowledge and skills to be acquired. Of course, it is important to remember that this list is not fixed and can be changed at any time.

3.5. Giving meaning to this new stage in life

For most people, the transition from working life to retirement goes smoothly, but for some people moving on to new horizons can be more difficult.

In the short or long term, retirees are faced with situations of loss (see also the section on “Grieving”). Coping with these situations has a decisive impact on a person’s life.

As work stops, part of a person’s social status is lost – a situation that people who lived only for work, without pursuing outside leisure activities, often find more difficult to cope with. The risk of becoming isolated and

suffering depression is higher for these people. However, there is a way out of this situation, and by defining new priorities and choosing useful occupations it is possible to make life meaningful again.

The workplace was also a meeting-place. Suddenly, from one day to the next, you are no longer surrounded by others all the time. Some people find themselves alone at home, without a large circle of friends and acquaintances. The loss of social relationships leads to loneliness and isolation. Tackling new challenges is an opportunity to meet other people with the same interests and to make new friends.

As long as you are part of the world of work and its rhythms, the brain remains active and responsive. Once you retire, cognitive stimulation diminishes. If this inactivity is prolonged, other signs of ageing may appear prematurely.



Stay active!

In practical terms, this means:

- Prevent the signs of ageing by regularly stimulating your brain and maintaining its function;
- Learn new things: work on coordination, practice complex activities;
- Move around and maintain muscular and skeletal function.

Of course, life also brings with it limitations such as one's own state of health, that of one's partner or elderly parents, caring for grandchildren, etc. Sometimes it is not so easy to cope with the new life situation, to face the challenges and to overcome the difficulties. In that case, it is essential to talk about your problems and ask for help. There are various services offering advice and support for people facing difficult situations (for more information, see e.g. www.luxsenior.lu).

The most important challenge for new retirees is to find their own balance, to be in harmony with themselves and not to get trapped in a pattern similar to the one that their working life has imposed for many years.

3.6. New projects

There is no magic recipe for a successful retirement, but studies show that people who make the smoothest transition from work to retirement are those who already had activities outside of work during their working life and who continue to devote time to those activities in retirement.

New projects can be planned by starting from a list of personal wishes, skills, resources and life goals.

For personal well-being, every individual must continue to develop throughout life, feel useful, maintain emotional as well as social relationships, and keep being active. There are infinite ways to make life meaningful: family commitments, volunteering, passing on knowledge, etc.

Participating in activities helps to maintain social contacts and to get to know people with the same interests: sports, culture, art, cooking, etc.

Here are a few suggestions for useful activities:

Family commitments

Retirement also brings changes within the family, and each family member must adjust to the new situation. Not only does the relationship with one's partner change, but also the relationships with children, grandchildren and elderly parents.

Retired grandparents are sometimes an important support for young families, and may be approached to help with childcare. The relationship with the grandchildren becomes more intense, and the joint activities are enriching for both generations.

Nowadays, new retirees often have elderly parents, adult children (aged between 30 and 40) and grandchildren at the same time. This so-called “sandwich generation” has to take on many roles in their family. It is not always easy to reconcile everything. Nevertheless, they should not forget to keep some time free for their own needs and wishes, in order to recharge their energy.

Passing on knowledge

Passing on knowledge and skills to future generations gives people a sense of pride and self-worth, and has a positive effect on self-esteem. Even without family connections, it is possible to participate in intergenerational projects or be a tutor for young people and help them to shape and build their future. Such contacts are enriching for both young people and seniors.

New job

For some people, retirement is finally the right time to follow a late calling and start their own business.

Volunteer activities

Volunteering offers fresh perspectives. It promotes social contacts and is the best means of preventing social isolation.

Whether you are looking for personal fulfilment, to acquire knowledge, to demonstrate your skills, to express your altruistic aspirations or to give meaning to your life, there are many ways to get involved. Everyone can choose an area to suit their own abilities, resources and interests. Some associations offer training before the start of working with them, and support volunteers throughout their commitment. There are many different areas of involvement – social, political, sporting, cultural, etc. (www.benevolat.lu).

Lifelong learning

There is a popular saying that you can learn at any age and that it is never too late to learn. In order to develop, people should never stop expanding their knowledge. That is why retirement is a great time to devote to learning; it helps to keep the mind active and alert.

The range of courses and training on offer is very diverse. Naturally, the choice depends on a person's own wishes and interests and how much time one is willing or able to commit to it. Under certain conditions, retirees can enrol as guest students at university and attend lectures (www.uni.lu/en/admissions/guest-students/). Numerous associations, such as Club Aktiv Plus, or some municipalities also offer courses in computing, languages, cooking,

creative activities, sport, philosophy, art, or health-related subjects.

To promote lifelong learning among people who are about to retire or who have already retired, "GERO-Kompetenzzentrum für den Alter" offers a wide-ranging programme with seminars, training courses, events and opportunities to get involved in voluntary work.

Sport and physical activity

Some retirees devote their free time to practising their favourite sport more intensively, or choose a new type of physical activity. Leisure time and exercise can sometimes be combined, e.g. hiking or cycling on holiday. However, if you are not used to physical activity and want to tackle a sporting challenge, you will need to take your own physical condition into account and make appropriate adjustments. It is advisable to undergo a preliminary medical examination.

There are also numerous sports courses for people who prefer a slower pace. It is easier to make new contacts within a group and stay motivated in the long term.

Leisure

Retirement allows you to devote your time to leisure activities that may have been neglected in the hustle and bustle of your working life, and it is possible to occupy your free time while promoting personal fulfilment.

Some people had little free time during their working life, and in retirement do not know how and where to

make the first move. For people living alone, the situation can be even more difficult.

Organisations and associations such as Club Aktiv Plus offer a multitude of creative, cultural, sport-related and social activities for all interests, organised and supervised by a professional team. Participants can sign up for individual activities or as volunteers, e.g. as course leaders, depending on their knowledge and skills.

The Club Aktiv Plus is a place to:

- Exchange ideas
- Share interests
- Find entertainment
- Learn and explore
- Blossom
- Get to know people
- Have fun
- Stay active
- Share good times together
- Discover new things
- Help each other
- Feel less alone
- Make new friends.

3.7. Social contacts

With the transition to retirement, it can happen that certain relationships are lost or at least change in quality. This is especially true of relationships from the workplace.

People need social contacts, otherwise they run the risk of withdrawing too much, isolating themselves from society and falling ill with depression.

For some people, social networks have largely replaced real social life. However, a lack of direct personal contact has a negative impact on quality of life, and the consequences of social isolation are often underestimated.

Having a good network of friends and acquaintances beyond one's work colleagues will ensure regular social contact following retirement.

For those who are the most isolated, a first step can be to reach out to acquaintances (neighbours, or former work colleagues).

It's better to take advantage of opportunities to meet people of the same age or other generations than to stay at home alone (see also the section on "Leisure").

3.8. Taking care of your health

In retirement, you finally have time to take care of yourself. Good health is a prerequisite for making the most of retirement, remaining independent and enjoying a good quality of life for as long as possible.

Keeping in touch with those around you, your children and grandchildren, making new friends, keeping up to date with the news, taking time out for leisure activities, exercising and eating a balanced diet are the secrets to staying fit and feeling good.

Growing old is neither a disease nor a twist of fate. Sometimes all it takes is changing certain habits, adopting a healthy lifestyle and following a few simple rules.

Physical activity

Regular exercise can contribute to better health and help to keep the mind clear, increase energy levels and slow down the signs of ageing. A good physical condition also contributes to a good emotional balance.



Group activities encourage social contact. Trying out a new sport also boosts cognitive function: by learning new movements, the brain makes new connections.

Most municipalities offer sports activities. Whether it's a sport or just a walk, the aim is to move at your own pace without stressing yourself out.

An overloaded schedule can lead to unwanted stress. Rest and relaxation, on the other hand, contribute to well-being.

A balanced diet

Nutrition plays an important role in ensuring the smooth functioning of the body despite changes due to ageing.

But eating healthily does not mean going without. It's essentially a question of following a simple rule: eat everything in reasonable quantities, adapted to your physical activity.

The aim is not so much to add years to your life, as to stay in good health for as long as possible.

Health monitoring

Going to the doctor may seem ridiculous when you don't really feel sick, but it is useful for maintaining good health. Health checks make it possible to regularly monitor your physical condition and, if necessary, correct some bad habits or initiate treatment if this proves useful.

Regular examinations such as vision, hearing, blood tests, etc. are recommended. Persons between 55 and 74 years are invited to take part in free preventive examinations as part of screening programmes.

3.9. Enjoying retirement

Throughout one's working life, the job has determined the daily routine. The year was divided into periods of work and leave, and the days were structured by the performance of tasks, business trips, training phases, and so on.

In retirement, the pace is different, and the daily routine is very different from that in the years before. Everyday life has to be rethought based on new occupations, the rhythm of life of your partner and the people around you, and on your own needs and wishes. Freed up from work commitments, there is a lot of time for daily activities. However, a minimum of structure is essential to avoid slipping into neglect or carelessness.

Conversely, some new retirees tend to overload their schedules and are busier than they were during their working life. Being active does not mean overexerting oneself, and it's important to avoid hyperactivity. It is important to listen to your body, plan daily rest periods and say "no" when things get too much.

Fear of ageing, a society focused on youthfulness or the fear of falling into a black hole sometimes tempt people to take on too much and fall into hyperactivity. It can become a kind of escape, so as not to have to deal with the questions of growing older and retiring. It is best to think about these and other questions at an early stage and in

“You can't help getting older, but you don't have to get old.”

George Burns

small steps so that retirement can be enjoyed fully, in balance with oneself. When faced with certain situations that are difficult to manage or when you have concerns, don't hesitate to ask for help from specialist services.

Retirement is the time to please yourself, enjoy life and make your own well-being a priority. It is not a matter of searching for eternal youth, but of serenely accepting the signs of age without trying to overcome or compensate for them. It is essential to continue to be curious, to be open-minded and to maintain a good quality of life.

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Working Group (First edition February 2019):

Romain Mauer, President of the Conseil supérieur des personnes âgées (CSPA, Higher Council for Older Persons)
Emile Walch, President of the CSPA working group
Danielle Knaff, CSPA
Jean-Marie Mousel, CSPA
Camille Weydert, CSPA
Myriam Heirens, former Ministry of Family Affairs,
Integration and the Greater Region

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