



Why Some Savers Postpone Retirement

Most people look forward to retirement. However, a surprising number of people find themselves hesitating to start their golden years -- or even “un-retiring” a few years in.

There are several reasons why someone would hold off on retiring, and not all are financial. Learn about the main reasons people postpone their retirement and how to help ensure you retire without regretting it.

Why would someone postpone retirement?

Bad Timing

The official minimum retirement age isn't in our control. Unfortunately, sometimes you reach that age during a recession, high inflation or other unfavorable economic conditions. Even those who have built a sizable nest egg may feel it is better to wait for things to improve before tapping into their 401(k), IRA or other retirement savings so they can maximize their investments.

Boredom

The Japanese have a concept called “ikigai,” which translates to “reason for being,” and it's something that many people struggle to rediscover when they stop working. Those who can't find ways to feel productive may start to feel bored and restless, which inspires some retirees to “un-retire” and rejoin the workforce.

How can you avoid retirement regret?

If you're approaching retirement, it's important to **have a clear understanding of your finances and your goals**. The right age for you to retire might be completely different from the norm, and there's nothing stopping you from holding off if the timing doesn't feel right — the same goes for starting an early retirement.

If you're worried about feeling restless, there are plenty of ways to feel active and fulfilled. From hobbies to travel, there's no shortage of ways to make retirement enjoyable. Also, **consider activities that can provide a sense of purpose**, like volunteering or part-time work.

Want to discuss your retirement strategy? Get in touch today.

The highest Compliment you can give your ROI Financial Advisor is to refer them to someone special like yourself. We thank you for your business & most recent consideration.



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