

It's hard to know what to do with the extra 2,000 hours you gain each year in retirement, but starting to think about it sooner rather than later can be a great help. These questions are designed to get you thinking about your Second Life and to start conversations with your nearest and dearest.

You don't need to share your answers with us or your financial adviser. However, the clearer the vision you have for your Second Life, the easier it will be to work with your financial adviser to achieve it.



Q1. When would you like to retire?

50 60 65 66 (current State pension age) Other

Q2. Thinking of your life at the moment, what would you do differently if you had more free time?

Q3. What do you envision your day to day life to look like in retirement? From the moment you wake up...

Q4. What dreams do you have that you would like to achieve in retirement?

Q5. Does the idea of having 2,000 extra free hours per year excite or overwhelm you? Maybe some aspects are exciting and some are daunting. Split them into categories below.

Exciting	Daunting

Q6. How much work (if any) would you like to maintain in retirement? Would you like to pursue a new venture? Get involved in charity or community work?

Q7. It's important to interact with likeminded people when you retire. Will your partner, friends and neighbours close to you retire at the same time? Are you aware of local retirement groups that you can become a part of?

Q8. How would you rate the following in terms of importance for your Second Life?

Retirement goals	Not important	Important	Very important
Financially helping out your children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Having a two week holiday each year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Having a four week holiday each year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A new car every five years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Health club or gym membership	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A concert, play or show once a month	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Weekly socialising with friends or family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Having something constructive to do each day	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Working in retirement (e.g. new venture or volunteering)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Feeling intellectually challenged daily	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Volunteering and making a difference	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spending time with family and friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spending more time enjoying hobbies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Now that you've had a chance to think about what your Second Life could look like, talk to your financial adviser to make sure you have the right plans in place to help you fund it.

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