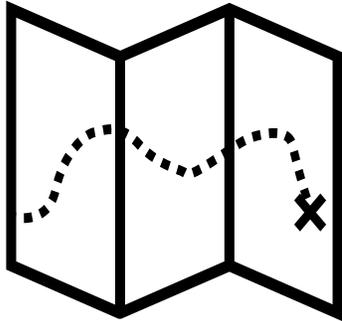




Your DONCEAP



SETTING THE COURSE

Designing your retirement

A lot of thought and detail go into the financial aspects of your retirement. The same amount of care should go into the other aspects, as well. For example, do you plan to:

- Travel?
- Go back to school?
- Move to another state? Another country?

When was the last time that you daydreamed about what your life would be like if you did not have to work every day?

Take 10 to dream

Even if your retirement feels like it is eons away, start dreaming about it now. Many wonderful things begin with ideas garnered from daydreams.

Take 10 minutes out of your day about once every two weeks to think about how you would like your ideal retirement to look — set your timer and find a quiet space. Let go of practical considerations during these daydreaming sessions — just think of what it would be like to live your life's dream.

Oddly enough, while dreaming of your retirement, you may come up with some good ideas about what to do with yourself sooner — maybe even a new career path.

Get a helping hand

Now that you have an idea of your dream retirement, what will it take to get you there? The first practical consideration is money. Did you know that your Department of the Navy Civilian Employee Assistance Program (DONCEAP) can help you with the initial stages of planning? Financial consultants can give you advice on how to get started. The DONCEAP Financial Services program provides you with objective, targeted information on a wide range of issues such as retirement planning, education funding, estate planning, savings, and investment strategies.

Start designing early

With planning for your retirement, the earlier you start, the better — you are never too young. In fact, if you have surplus funds, you can even invest them for younger persons in your life. Then, they will have something to add to a college or travel fund when they mature. Not only can starting early help you save more over time, it also allows time for your investments to grow and compound through the years.



The quickest and best way to contact DONCEAP is by calling **1-844-DONCEAP**



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Taking a Holistic Approach

Consider all facets of your future

Designing for your retirement is — in many ways — like designing a new life, so do not forget to cover some of the major aspects of your current life: mind, body, and spirit. Part of taking care of the body is housing, clothing, and feeding it; financial planning helps with this. Yet, one thing you may forget to consider is that you have to invest in your body and future health with good nutrition, physical activity, quality sleep, and stress-reducing activities, like meditation and deep relaxation. The beautiful thing is that taking good care of the body also supports good health for the mind and spirit.

Refresh yourself

One of the best things you can do for your mind and spirit — and your future health — is to relax. Taking time for you is not a luxury; it is an underlying requirement in maintaining a healthy mind, body, and spirit. Schedule some time out of your day — every day. Even 10 to 15 minutes can make a big difference.

Deep breathing

Focus on consciously taking regular and deep breaths. You will find that your breath naturally slows down as you observe it — being aware of your inhales and exhales. After observing your breath for about two minutes, begin to make your exhales longer.

Guided imagery

For this technique, focus on pleasant images and ideas to release stress. Guided imagery may be directed by you or a practitioner through storytelling or descriptions designed to suggest mental images (often called visualization). You may take a “mental vacation” to your favorite getaway: by the ocean, a river, the beach, a rainforest, etc. This can allow stress to simply fade into the background.

Renew the spirit

A great time to connect with your spirit is after you spend time relaxing. Making a habit of connecting with yourself now can make your life more meaningful in the present, and when you retire.

Take time for yourself

- Get up early and listen to your favorite music while the rest of the house is asleep.
- Take a walk in nature.
- Soak in the tub.
- Schedule an appointment to get a massage.

Slow down and be in the present moment

- Use deep breathing to slow you down and relax so you can enjoy the moment.
- Be aware of your breath to bring you into the moment.
- Be conscious when eating, drinking, and talking.
- Be fully there for and aware of whomever you are currently interacting with.

Prepare for a new start

Retiring can be a wonderful time of change and discovery. Remember – the DONCEAP is here to help with all the facets of preparing for a work-free future.

The DONCEAP is a voluntary and confidential employee benefit available to you and your family at no cost.

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HOURS A DAY

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