

The retirement success pyramid (and how it relates to the Tutti Frutti model)



At the base of the pyramid is health maintenance and improvement. If you can manage it, at least 30 minutes of moderate intensity physical activity most days, will help to reduce the risk of one or more of the dash trio making an appearance—dementia, heart attack, stroke.

Then there is the question of where you'd like to live in retirement.

Retirement success also seems to depend on replacing the five benefits of work:

- (i) finances
- (ii) socialisation
- (ii) structure of your week
- (iv) purpose; and
- (v) status—who will you be in retirement?

When you're working, you're usually getting paid; you usually have socialisation opportunities each day; the structure of your week is largely informed by work; you have a purpose (e.g. do a good job so you can pay the mortgage; contribute to the welfare of others); and when you meet someone in the street, and they ask you, "what do you do?" you can say whatever it is that your job confers upon you, so to speak.

The five benefits of work disappear when you retire. The knack seems to be to figure out what to replace them with in retirement.

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Finally, the three “haves” are:

- (a) something to do;
- (b) someone (or something) to love; and
- (c) something to look forward to

I like the three “haves” because I can remember them without having to write them down. They seem to capture a lot of wisdom.

Here’s how these ten items map onto the nine kinds of wellbeing in the Tutti Frutti model (p. 2):

(a) Have something to do

- **Vocational wellbeing:** This directly aligns with the idea of having something to do in retirement. Whether it’s through volunteering, hobbies, or part-time work, staying engaged in meaningful activities supports vocational wellbeing by providing a sense of accomplishment and fulfillment.
- **Behavioural wellbeing:** Establishing new routines and habits is also key to having something to do. This could include setting daily goals or engaging in regular activities that promote structure and satisfaction.

(b) Have someone (or something) to love

- **Social wellbeing:** This connects with maintaining relationships and social ties. In retirement, continuing to nurture relationships with family, friends, or pets is essential for social wellbeing. It could also involve being part of a community or group that brings joy and connection.
- **Emotional wellbeing:** Loving someone or something is also crucial for emotional wellbeing, providing a sense of belonging, emotional support, and happiness.

(c) Have something to look forward to

- **Intellectual wellbeing:** Engaging in lifelong learning, planning future activities, and setting new challenges aligns with having something to look forward to. Intellectual stimulation can provide excitement and a sense of anticipation for the future.
- **Spiritual wellbeing:** Have something to look forward to is “good for the soul”. It can provide a sense of meaning and purpose.

(i) Finances

- **Financial wellbeing:** Ensuring financial security in retirement is crucial. This includes managing retirement savings, budgeting, and making informed financial decisions to maintain peace of mind and independence.

(ii) Socialisation

- **Social wellbeing:** Socialisation opportunities in retirement are key to maintaining connections and avoiding isolation. Joining clubs, participating in group activities, or maintaining regular contact with friends and family supports social wellbeing.
- **Emotional wellbeing:** Regular social interactions also contribute to emotional stability and happiness, helping to manage loneliness and depression.

(iii) Structure of your week

- **Behavioural wellbeing:** The structure of your week is closely related to creating new routines and habits that provide balance and purpose. Having a regular schedule helps maintain a sense of normalcy and productivity in retirement.
- **Vocational wellbeing:** Continuing with some form of structured activity, whether it's volunteering, hobbies, or part-time work, can provide the necessary structure.

(iv) Purpose

- **Spiritual wellbeing:** Finding a sense of purpose in retirement is essential. This might come from engaging in activities that align with your values, such as volunteering, spiritual practices, or contributing to the community.
- **Vocational wellbeing:** Purpose can also be derived from continuing to work, even in a reduced capacity, or from dedicating time to hobbies and interests that bring fulfillment.

(v) Status

- **Vocational wellbeing:** Status in retirement can be redefined through new roles or activities that offer recognition and respect, such as leadership in community organizations or mentoring.
- **Spiritual wellbeing:** Status can also be reinterpreted as a deeper understanding of self-worth and identity, independent of professional titles, through spiritual growth and self-reflection.

Additional considerations

- **Environmental wellbeing:** Environmental wellbeing relates to the question of where you intend to live in retirement, and plays a role in creating a supportive and conducive living space that enhances comfort and peace in retirement.
- **Physical wellbeing:** Ensuring that your physical health is maintained or improved through exercise, diet, and regular check-ups supports all other aspects of wellbeing in retirement.

This mapping shows how the Tutti Frutti model can provide a comprehensive framework to support a fulfilling and balanced retirement, addressing all key areas of wellbeing.