

## 10 keys to a successful retirement

**Anticipate:** 5 years before, to gradually research your expectations during retirement.

**Budgeting:** anticipate increases that will not all be offset by the cost of living index.

**Always have three months cash:** The Pension Fund has always managed to pay out at the end of the month, but inter-bank disputes can cause a delay. In addition, there may be medical expenses to pay in advance.

**Never disclose the amount of your pension:** to avoid jealousy. Insist on saying that you have always paid tax deducted directly from your salary.

**Analyse your home thoroughly:** to avoid making the wrong choice for a new purchase.

**Do not choose your place of residence lightly:** family environment, health facilities, and mobility facilities... but not just for taxation.

**Do not be fooled by promises of miraculous investments:** bitcoins, for example, have lost 60% of their value. It is often better not to take a portion of the capital but to guarantee a sufficient income for the future.

**Above all: keep your "organisation" health cover,** which is always much more advantageous than a commercial insurance with better care cover.

**Engaging in voluntary work,** through training: rewarding and useful to society.

**Positivism:** it has a real impact on health. You have your whole life ahead of you.

You have read this little pamphlet to the end. This means that you are on the right track. Not everything applies to everyone. You can make your own approach.

Happy retirement...