BETTERLIVED

On Retirement and Other Second Beginnings

Selected pre-reading extracts

A short introduction to retirement as a changing life stage, the choices it brings, and the importance of remaining involved in decisions that shape your life.

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How to use these extracts

These selected passages introduce the central BetterLived idea: retirement is not a single event, and good preparation reaches beyond money into identity, home, relationships, support and personal choice.

Before you begin

Read slowly. Mark any sentence that feels relevant to your own life. You do not need to solve every issue now. The purpose is to notice what may deserve thought, discussion or a practical next step.

These extracts have been lightly repackaged for website pre-reading. The wording remains drawn from the book, while headings and spacing have been adapted for easier on-screen and printed reading.

Why This Book

Establishes the purpose and invites the reader into the subject.

Retirement is about far more than the day work ends.

It can change the shape of our weeks, our roles, our relationships, our health, our homes, our finances, and the choices that shape later life.

Some of these changes may be welcome. Some may feel unsettling. Others may take time to understand.

Retirement is often an important second beginning, but it is rarely the last. Life may ask us to begin again after illness, bereavement, a relationship change, a move, caring responsibilities, or the loss of a familiar role.

The BetterLived approach is built around helping people navigate these changes. It explores how we find reliable information, seek support, manage relationships, and remain involved in the decisions that affect our lives.

> **At the heart of many later-life decisions is a simple question: how much say do I want in the decisions that shape my life?**

Think of this book as a companion rather than a manual. Pause where something feels relevant, return to a chapter when circumstances change, and use the questions and tools to help find a path that fits your life.

CHAPTER 1 | PRINTED PAGES 2–4

Retirement Starts Earlier Than You Think

A strong opening for people approaching retirement and, particularly, company executives. Peter's experience makes the issue personal.

Many people think retirement starts on the day they leave work. The farewell function is held. The speeches are made. The photos are taken. The laptop, keys, access card, or tools are handed back. The person walks out of the workplace for the last time.

But for many people, retirement starts long before that day; it may begin quietly, months or even years earlier.

No announcement is made. No one calls it retirement. The person is still employed. They still have a job title. They still come to work. They may still be respected. But something has started to change.

- They are no longer included in every discussion.
- Important projects begin to move to younger people.
- A successor may be appointed or quietly developed.
- Decisions about the future are made by people who will still be there after they have left.
- The organisation slowly starts preparing for life without them.

This is not always cruel or badly intended. In many cases, it is simply how organisations protect continuity. But for the person approaching retirement, it can still be painful.

They may begin to feel the slow loss of authority, relevance, and influence before they have actually left. They may still occupy the position but not fully carry the same weight. They may still have the title but feel that the organisation's eyes have already shifted to the next chapter.

> **Retirement is better understood as the beginning of one of life's biggest and longest-lasting phases, not a single day.**

Work may continue while one role is already loosening and another is beginning to take shape. Routine, identity, relationships, meaning and confidence can shift long before the farewell function. That is why the run-up to retirement matters.

Human Window: Peter – Retirement Begins Before Retirement

Peter had worked in manufacturing for almost forty years and spent the last decade as a production manager. For most of that time, he knew exactly where he fitted in. People came to him when a machine stopped, when a shift was under pressure, when a decision had to be made quickly, or when a younger manager needed a steady hand.

He had always assumed retirement would begin on the day he handed in his access card and walked out of the factory for the last time. Instead, it started earlier.

At first, the changes were small. A meeting was held without him. A younger manager was asked to lead a project he would once have handled. A new system was introduced, but Peter was told about it after the main decisions had already been made.

Nobody was rude, and nobody said he no longer mattered. In fact, people still respected him, but the centre of the work was slowly moving away from him.

The hardest part was not one particular incident; it was the quiet pattern.

He was still there, but less included. Still experienced, but more often used for handover than direction. Still respected, but no longer central to the future being built around him.

Peter understood the logic: the factory had to continue after he left. Younger people needed to grow, and the work could not stop because one person was approaching retirement. But understanding it did not remove the sting.

For the first time, he began to wonder what life would look like when work no longer gave him a place, a rhythm, and a reason to be needed every day.

By the time his last day arrived, Peter had already begun to leave, not in anger, and not fully in peace either. He was learning that retirement does not always begin at the farewell function. Sometimes it begins when the future starts moving on without you.

CHAPTER 3 | PRINTED PAGES 24–25

Retirement Unfolds Over Time

Introduces the five life-stage signposts and explains why retirement must be approached over time.

Retirement is often treated as a single stage of life. You work, you retire, and then you are retired. That sounds simple, but retirement is better understood as a changing life stage, not one simple and linear phase.

For many readers, life after full-time work may now last twenty, thirty, or even forty years. In some cases, it may last as long as someone's working career. That means retirement has seasons inside it.

The first year after leaving work may feel very different from year five. The questions a person faces at 58 may not be the same questions they face at 72, 82, or 90.

The life stages in this book are not boxes but guides. They help us notice what may become important at different points. They also help us ask better questions earlier, while there is still time to choose, prepare, and talk.

Use Age Bands as Signposts, Not Labels

Ageing unfolds differently for each person. Two friends can both be 68 and live very different lives. One may still be working; another may be years into retirement, caring for a spouse or helping with grandchildren.

Health also refuses to follow the calendar neatly. At the same age, one reader may feel strong and independent while another is managing illness, pain, low energy, or reduced mobility.

> **Age bands can organise the conversation, but they should never decide it. Real life should decide which questions matter most.**

Five Life-Stage Signposts

- Repositioning Years
- Retirement Transition
- Established Retirement
- Retirement Seniors
- Senior Elders

A practical way to read the signposts

Ask which stage sounds most like your life now, which later-stage question should not be ignored, and who should be part of that conversation.

CHAPTER 3 | PRINTED PAGES 35–36

Leila's Changing Home Question

An excellent example of how circumstances, decisions and priorities change during retirement.

Human Window: Leila – The Home Question Changes Over Time

In her late fifties, Leila and her husband still live in the family home. The house is full of memories, and it is close to friends and familiar shops. At this stage, the question is gentle:

> **"Will this home still work for us later?"**

They do not need to move, but they start noticing the stairs, the garden, the distance from medical care, and how much maintenance the house needs.

In her late sixties, Leila is retired, and her husband still drives. The house still works, but the garden feels heavier. The question changes:

> **"What must we adapt so this home supports our daily life?"**

They install better lighting, repair uneven paving, and start using a garden service once a month.

In her late seventies, Leila's husband dies. She now lives alone, and the house feels different. It is still loved, but it is also large and quiet. The question changes again:

> **"Does staying here support my life, or am I becoming more isolated?"**

Now the issue is not only the building; it is transport, safety, loneliness, confidence, and who notices if something is wrong.

In her eighties, Leila has a fall. Her family becomes worried. The question becomes more urgent:

> **"What living arrangement will protect dignity, safety and voice?"**

If this is the first time the family has discussed the matter, the conversation may be rushed and emotional. If they have spoken before, it may still be difficult, but less confusing.

This is how domains and life stages interact. The domain is the same: home and living environment. But the question changes over time.

The life stages do not predict the future. They help a person notice what may need attention before pressure builds.

CHAPTER 5 | PRINTED PAGES 50–51

Your Voice in Retirement Decisions

Introduces one of BetterLived's most important principles: how much involvement a person wants in decisions affecting their life.

Before people can make good retirement decisions, another question often needs to be asked first.

> **"How much say do you want in the decisions that shape your retirement and later life?"**

This sounds simple, but it is one of the most important questions in the whole book.

A family may sit around a table with pension forms, medical aid information, notes about the house, and a list of unfinished tasks. Everyone may be trying to help. Yet unless the central question has been asked, how the person wants to be involved, the help may miss its mark.

None of these positions is wrong. The problem starts when everyone assumes the answer. A family may assume that an older parent wants them to take over. The parent may feel pushed aside. A professional may assume that the person wants every technical detail. The person may feel lost. A spouse may assume they are making the decision together. The other person may feel unheard. An adult child may assume that safety is the only issue. The parent may feel that dignity has been forgotten.

> **The mistake is not helping; the mistake is helping in a way that removes the person from their own life.**

Having a Say Can Look Different for Different People

A retirement process should not force everyone into the same role. It should not treat a person as incapable simply because they want help. It should also not leave a person alone to "make their own choices" when they are confused, overwhelmed, or under pressure.

Different people need different kinds of support. They should also have a say in the support they receive and the control they keep. Their preferred level of involvement may change from one decision to another.

Four Ways People May Want to Be Involved

- I am not sure yet: I need time, plain explanations and smaller steps before larger choices are made.
- I want someone trusted to lead: I am comfortable authorising someone to act in a defined manner, provided my wishes are clear, and the required authority and safeguards are in place.
- I want help but still want a voice: I want support with explanation, organisation and discussion.
- I want to lead: I want to understand, compare, ask questions and decide.

Pause before you continue

Three questions to carry forward

What has already started changing in my life?

Which future question should I not ignore?

How much say do I want, and where do I want support?

Next step

Choose one conversation, one fact to check, or one small practical action. The aim is not to finish a retirement plan. It is to start noticing what deserves attention while there is still time and choice.

Selected from On Retirement and Other Second Beginnings by Johan Hartzenberg. © 2026 Better_Lived_. All rights reserved. This pre-reading is provided for personal preparation and discussion. It is not personal legal, medical, tax, financial or investment advice.

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