

# Non-traditional Retirement Options

Your house is quiet again, but you're not ready for a quiet retirement? Consider these possibilities for the next stage of life:



**Cruising Lifestyle** - Some retirees opt for luxury cruise ship living on a semi full-time basis, with unlimited food prepared for them, maid service, entertainment venues, exercise options, access to health care and the ability to see the world. Between sailing stints, they often stay with family or friends, rent a short-term apartment or a long-term hotel room.

**RV Living** - Many empty-nesters hit the road in their own little home on wheels. Some sell the “family home” and invest in adventure, spending their golden years exploring and discovering new places one road at a time.

**Working Retirement** - Many people decide to continue working to supplement their retirement income, make up for a lack of retirement funds, or to keep themselves mentally challenged and physically active. When deciding to engage in a “working” retirement, whether part time, seasonal, or full-time, evaluate your location for friendliness to older workers and retirees.

**Going Global** - Many retirees decide to settle down in a foreign land, an especially attractive option if a lower cost of living and medical care is desired. Mexico is the most popular of these less-expensive locations, but other Central American countries like Panama and Costa Rica are also attracting interest.

**Co-Habitats and Multi-Generational Living** - Tiny houses perched in backyards and apartments crafted out of easy-access walk-out basements afford retirees privacy, with the comfort of having family nearby when needed. It's also increasingly common for co-habitation to happen in groups of older adults who share common areas and enjoy their own private areas with food preparation, maid service and healthcare all on site.

**College Towns** - Some mature adults prefer to return to their alma mater or another institution of higher learning. In addition to a college town environment, these areas often offer access to great libraries, the arts, swimming and athletic facilities, and sporting events. As an added benefit, many offer free college classes to seniors.

**Interest-Based Communities** - Today there are as many “interest group” retirement communities as you can imagine. Chances are, if you have a particular interest (from country music to flying planes to skiing the slopes to hanging out with aging free spirits) there's a specialty retirement community eager to welcome you!

You can count on an SRES® to guide you through the process of buying or selling your home, making the transaction less stressful and more successful.

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