Makerere University Retirement Benefits Scheme

MURBS
SECURING YOUR RETIREMENT

UNDERSTANDING IDENTITY SHIFTS; DEVELOPING ROUTINES; SUSTAINING MOTIVATION AND PURPOSE

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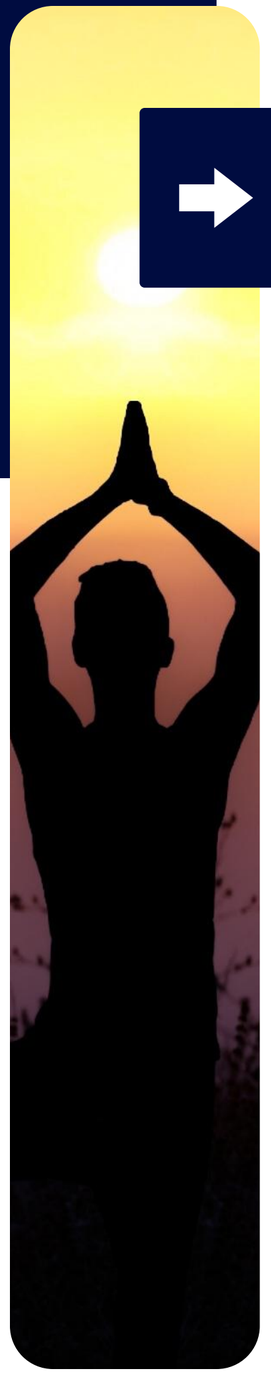


REDEFINITION

PSYCHOSOCIAL RESILIENCE FOR RETIREMENT

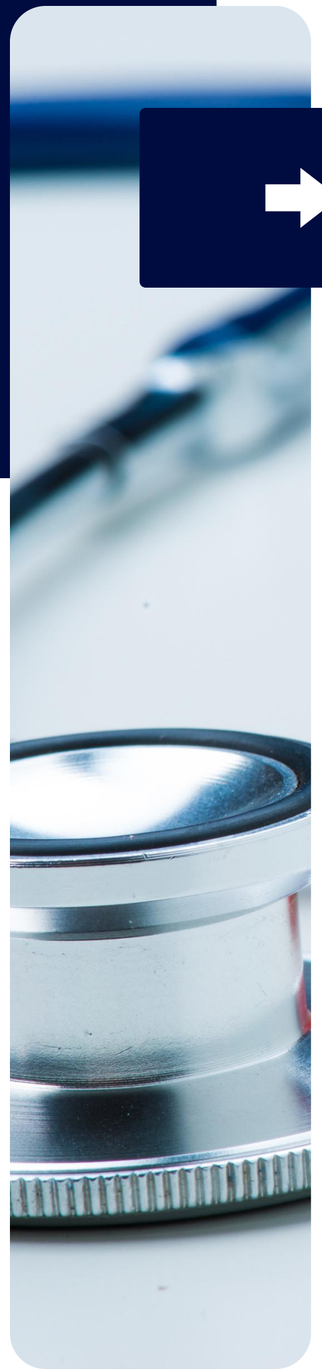
- **Psychological, Social and Behavioural** adjustments—regardless of age—needed to navigate life transitions as we become older and ultimately retire.

- **Resiliency, Resourcefulness & Renaissance**

- **Longevity, Lifestyle, Liquidity and Legacy**

WHAT IS RETIREMENT?

- **Webster Universal College Dictionary:** Withdrawal from one's active working life, or from an active office, position, job/occupation
- A person may also semi-retire by reducing work hours, work days or workload.
- Many people choose to retire when they are elderly or incapable of doing their job effectively for health or other reasons
- Can be Scheduled, Voluntary, Forced, Age-related, Health or other reasons.
- In Uganda, the mandatory retirement age for most public servants is **60 years,** though there are provisions for **early retirement at 45 (after 10 years of service).**
- Discussions have occurred to potentially raise the retirement age to 65 years to retain specialists, but 60 remains the standard
- For those in the National Social Security Fund (NSSF), benefits are accessible at **55 years,** and a mid-term benefit for those 45+ with 10 years of contribution



THE LIFE TRANSITIONS/SHIFTS

- **Planning for retirement** should ideally begin at the start of one's working life and end when one's active working life stops.
- **20–30 years: Early career** – exploring identity, building career foundations
- **30–40 years: Establishing career** – growing responsibilities, expanding roles
- **40–50 years: Mid–late career** – stabilizing profession, plan for long-term security
- **50–60 years: Transition stage** – preparing psychologically, socially, and financially for retirement
- **>60 years: Planning for Old age:-**
- –Young old 65-75 years
- –Middle Old 75-85years
- –Old Old >85years

PLANNING FOR OLD AGE

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5
				
Retirement Income Plan.	Understanding Healthcare.	Emotionally Preparing for Retirement	Social Security & Long-Term daily Care - ADL, BPSD.	Estate Planning & Legacy

THRIVING BEYOND WORK: PREPARING TODAY FOR A FULFILLING RETIREMENT TOMORROW

- Retirement is not about giving up —it's about discovering what you can become after an active working life.
- It is about practical strategies and self-management to support a healthy transition into retirement life
- Preparing for retirement is a lifelong process, not a one-time event. It evolves throughout one's career.
- The earlier one starts preparing for retirement the better: Early preparation reduces shock, fear and confusion during the retirement transition. It reduce anxiety, boredom, & isolation.
- We all —young or old—must design a **personal roadmap** for purposeful well-being and life balance after an active working life.
- Examples: Community involvement, cultural activities, religious activities, personal projects, active learning, consultancy, unfulfilled research/occupation, writing or hobbies etc.
- **A meaningful and fulfilling retirement does not happen by accident—it is planned, shaped, and designed.**

Retirement Identity Shifts/Transitions

- Our identities change at different employment stages: e.g. Lecturer, Professor , HOD, Dean etc
- Leaving formal employment erases these titles, and may cause loss of identity. Indeed some try to hang on them for personal austerity/prestige.
- Some titles stay for life but carry no active meaning e.g. medical doctors, Dr
- Some Individuals reinvent themselves at different ages including at retirement: **Re-Tyreing**
- **One must redefine oneself for post-employment identity to assume new ones e.g. elder, adviser , Mzee etc**

DEVELOPING HEALTHY & MEANINGFUL ROUTINES

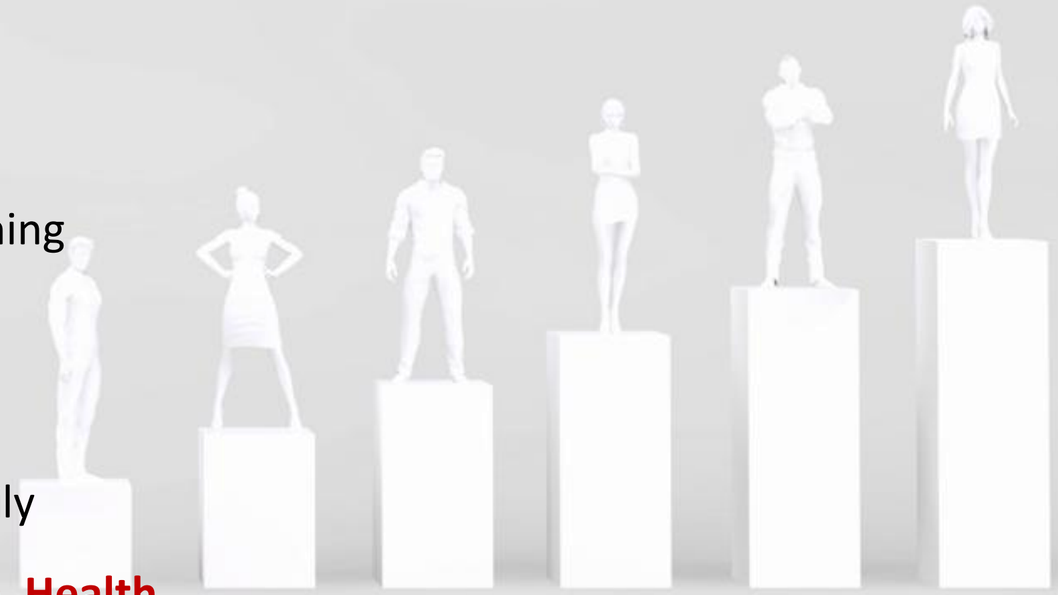
- Routines matter for stability, productivity, and mental well-being.
- Routines may be designed as daily, weekly , monthly or annual. They can be for individual, family, physical, social, community or intellectual engagement etc.
- They should balance rest and activity: creating a sustainable rhythm depending on one's age, gender or health status.
- Establishing routines that promote resilience at each life stage:-
  - **For early-career**: habits that set the foundation for stability
  - **For mid-career**: balancing routine with increasing responsibilities-family and work
  - **For pre-retirement**: creating prototypes of retirement routines
  - **For old age**: designing routines and skills adaptable to the life transition
- **Avoiding destructive routines and hobbies e.g. drinking, drugs, affairs**

SUSTAINING MOTIVATION AND PURPOSE

- Focus: Maintain purpose across the decades: how it changes & how to nurture it
- Avoiding burnout in mid-career through purposeful alignment
- Maintaining motivation amid career uncertainties
- Focus and purpose in post-work.
  - After-work activity
  - After retirement activity
- Continuing professional engagement.
- Building a “life purpose portfolio”: family, health, social contribution, income-generating activities, investments, learning
- Emotional well-being: preventing isolation, boredom, and mental fatigue
- Focus and purpose supports healthier ageing and longevity

PRACTICAL STEPS FOR DESIGNING A FULFILLING RETIREMENT LIFE

- Age-appropriate self-assessments:-
  - Early-career identity foundations.
  - Mid-career lifestyle alignment
  - Late-career transition mapping
- Establishing support systems and meaningful relationships
- Goal-setting for:-
  - new graduates,
  - mid-career transitions,
  - new retirees
- Combining psychological and social readiness with financial planning
- Using existing skills to stay relevant, engaged, and empowered
- Let children go: Children will never be you. Let them be
- Avoid Land wrangles , debt and conflicts, especially amongst family
- **Invest your retirement savings conservatively: Housing , Income, Health**



THE IMPAIRED RETIREE

- MENTAL ILLNESS – Dementia, Depression
- PHYSICAL ILLNESS – Cancer, Hypertension, Heart, Diabetes, Kidney
- SUBSTANCE ABUSE – Alcohol, Polypharmacy
- SOCIAL OVER-REACH – Family, clan, church
- THE AGEING RETIREE - FRAILITY

SELF HELP FOR STRESSED RETIREES

- Engage in regular physical activity.
  - Ask your doctor for a physical fitness test
  - Choose types of exercise, or other physical activity e.g. walking, jogging, gym

- Consider a course in assertiveness training that would help you state your wishes and handle conflicts.
- Increase Social interaction : Join a support group, e.g. church/mosque, sports, singing/dancing, clubs etc.
- Think about getting a hobby e.g. pet, gardening, mat making, baking, singing etc.
- Attend a mind-body program - Relaxation exercises, Yoga, Meditation, Prayer etc.
- Do activities you enjoy. Mindfulness, Reminiscent Therapy
- Maintaining a regular sleep schedule

GET PROFESSIONAL HELP IF THINGS GET WORSE

GETTING PROFESSIONAL HELP: A COUNSELOR FOR STRESS MANAGEMENT

- Cognitive restructuring, Anger management, Time management. Positive psychology, Self help books, Mindfulness
- CBT: Challenge negative thoughts and avoid jumping to conclusions or generalizations. Learn Personality types including yours
- Psychotherapy: The dynamic mental exercises that boost happiness e.g. Social support; Tips on coping with caregiver stress, work-stress, and stress from conflicts with others.
- Communication skills & how to manage the ten common stressors in your life e.g. being late, overworking, feeling burned out, quarrelling, affairs, drinking etc.
- Learning to take out time to nurture yourself
- Boosting your resilience: Change your mindset, Eat well, Dress well, Seek social support, Play a sport, Write a journal, Go for a holiday, Talk to people/family. Open up

FOR MANAGEMENT OF COMPLICATIONS: SEE THE SPECIALIST

Psychiatrist

- Depression, Suicidal ideation, Psychotic, Substance Abuse , Dementia

Psychologist/Counselor

- Relationships, Family Problems, Work/school problem, Substance abuse/Alcohol, Money problems

Physician

- DM, HT, CAD, IBS, PUD, OBESITY, HIV etc

Surgeon

- Cancer etc
- GERD

PREVENTING STRESS

- Plan your life: Don’t leave it to chance
- Start on a program of stress control
- Don't freeze in your tracks, start small & grow your successes.
- Give yourself time to focus on practical solutions that help you cope with or solve the source of your stress.
- Avoid self-medication , drugs/alcohol, uninformed help.
- Pick a problem, and see if these suggestions work for you. If they fail, get professional help.
- Avoid overwork.
- Limit family size. Avoid affairs. Let others be.
- Realistic Ambitions & economic planning – How many houses do you really need?

TO BE A SUCCESSFUL AND HAPPY RETIREE IN AFRICA

- KNOW YOURSELF: BACKGROUND, FAMILY, EDUCATION, ABILITIES (I.Q.), CULTURE, BELEIFS/WORLDVIEW/LIFE PHILOSOPHY. AND LET OTHERS HAVE THEIRS.
- KNOW YOUR COLLEAGUES & THEIR LIMITATIONS – STRENGTHS & WEAKNESSES, PERSONALITIES AND AMBITIONS. AVOID INTRIGUES, PREJUDICES.
- KNOW YOUR CULTURE, SOCIETY, COUNTRY & CONTINENT (MAKE UP, HISTORY, **POLITICS**)
- ALWAYS READ AND SEEK TO LEARN
- LOVE AND HELP YOUR FELLOW CITIZENS – THEY ARE YOUR NEIGHBORS.
- AVOID DETRACTORS: DRUGS, ALCOHOL, AFFAIRS, MONEYS, CORRUPTION
- CARE FOR YOUR FAMILY, THEN COUNTRY AND FINALLY CONTINENT
- PUT FUN IN YOUR LIFE: TRAVEL, CONFERENCES, HOLIDAYS, PARTY, EAT OUTS ETC.
- BE PEACEFUL AND LOVE PEACE FOR ALL.
- **HAKUNA MATATA – LET GO. QUE CERA, CERA**

LET'S GO HELP RETIREES.
THANK YOU !!!