



You don't need a date on the calendar to know when to start those sunset years. You just seek the right signs... finances, health, dreams, family and peace of mind. Let us count the ways:

1. Finances: The amount of post-retirement income, pension, savings, investments and other assets are critical in your decision. Their positive figures will let you know when you're nearing the time to decide.

If you're accustomed to comfortable living, adequate retirement income should be enough to allow you to let go without worries. The usual measure is that retirement income should be at least half of what you've been earning.

2. Health: Take an honest look at your physical and mental shape. You've made it to retirement age, so ask yourself if the hours, worries and strains of work are negatively affecting your health. If so, it's time to quit the daily grind.

If you've always hoped to enjoy those sunset years, and are financially fit, don't delay making the decision. Stop putting heavy strains on mind and body.

3. Dreams: Retirement plans are yet-unfulfilled dreams. Time to take out that bucket list and

travel to distant lands. Enjoy springtime in Paris, the casinos of Monte Carlo, the beaches of Baja. Consider a visit to the old country where your family originated.

Climb mountains, play endless rounds of golf or write that great novel. Volunteer at a hospital or homeless shelter. Retire when it's time to live those dreams while you still have the time and energy.

4. Family: A person's loved ones are usually the incentive for striving for success. You took on those responsibilities. You now have the satisfaction of knowing they've gone on to successful lives and families of their own. That's when you know you've earned the right to retire and roam the world.

5. Peace of mind: There comes the moment when you accept the inevitable fact that you've done it all in your career. Now you want to live that retirement dream. There's nothing more to prove, and you must move over and allow younger people to have their opportunities. Meanwhile, get out and enjoy those bright sunset years!