

Aftrede hoef nie 'n opdraande te wees nie

Aangebied deur 

'n Holistiese benadering tot floreer voor en ná aftrede

Waarom hierdie aanbieding?

Aftrede word dikwels uitgebeeld as 'n **finansiële eindbestemming** - maar in werklikheid is geld alleen nie genoeg nie. Navorsing wys dat aftrede onder die **mees stresvolle lewensgebeure** tel, en baie afgetredenes sukkel nie net finansiële nie, maar ook **sosiaal, fisies en emosioneel**. Aftrede hoef nie 'n opdraande te wees nie plaas aftrede as 'n **holistiese lewensoorlog**, en help mense om die werklike drukpunte van lewe ná aftrede te verstaan en hulle praktiese daarop voor te berei.

Wat ons dek

1. Die realiteite van aftrede

- Waarom langer leef alles verander.
- Algemene stresfaktore wat mense aftrede in dra.
- Waarom slegs 'n klein persentasie mense werklik floreer oor alle lewensareas.

2. Finansiële gereedheid (voor, tydens en ná aftrede)

- Die werklike finansiële druk wat afgetredenes in Suid-Afrika ervaar.
- Tyd, risiko en opbrengs - en wat jy kan beheer.
- Vroeg begin spaar vs laat begin: waarom tyd saak maak.
- Opsies by aftrede en basiese belastingoorwegings.

3. Sosiale en emosionele welstand

- Waarom sosiale verbintenisse ná aftrede afneem.
- Die gesondheidsimpak van isolasie teenoor betekenisvolle verhoudings.
- Die rol van betrokkenheid en vrywilligerswerk.

4. Fisiese gesondheid

- Aktiwiteit, voeding, rus en mediese bewustheid.
- Klein, volhoubare gewoontes wat energie, bui en veerkragtigheid verbeter.

5. Geestesgesondheid en doel

- Waarom geestelike welstand maklik afgeskep word.
- Positiewe sielkunde en menslike florerings (PERMA-model).
- Hoe klein gewoontes volhoubare verandering skep.



Grafika: geleen

Oor die aanbieders

Jaco Fouché & Jaco Barnard is dosente, sprekers en mede-aanbieders van *Enjoy Your Money with Jaco²*. Hulle spesialiseer in aftredebeplanning (met Jaco Fouché as 'n Gesertifiseerde Professionele Aftrede-afrigter), asook holistiese finansiële welstand - en help individue en gesinne om nie net finansiële nie, maar ook vir die lewe ná werk voor te berei.

Bespreek hierdie aanbieding*

Webwerf: www.jaco2.co.za

E-pos: jaco@jaco2.co.za

Youtube: <https://www.youtube.com/@jaco2>

*Beskikbaar as 'n 120-minute hoofrede of 'n aangepaste aftredeprogram.

Wie behoort dit by te woon?

- Voor-afgetredenes (5-15 jaar voor aftrede).
- Onlangse afgetredenes wat die oorgang beleef.
- Kerke, gemeenskaps- en welstandsprogramme.
- Enigiemand wat 'n gesonder, meer vervullende aftrede wil hê - want dit is moontlik.

Wat deelnemers wegneem

- ✓ 'n Realistiese prentjie van aftrede-uitdagings.
- ✓ Praktiese stappe om stres voor en ná aftrede te verminder.
- ✓ 'n Raamwerk vir holistiese aftrede-beplanning.

Retirement need not be an uphill battle...

Presented by 

A holistic approach to thriving before and after retirement

Why this talk?

Retirement is often portrayed as a financial destination - but in reality, **money alone is not enough**. Research shows that retirement ranks among the **top stressful life events**, and many retirees struggle not only financially, but also socially, physically, and mentally. “Retirement need not be an uphill battle” reframes retirement as a **holistic life transition**, helping people understand the real pressures of post-retirement living and how to prepare for them in a balanced, practical way.

What we cover

1. The realities of retirement

- Why living longer changes everything.
- Common stressors retirees carry into retirement.
- Why only a small percentage of people truly thrive across all life areas.

2. Financial readiness (before, at, and after retirement)

- The real financial pressures retirees face in South Africa.
- Time, risk, and return - and what you can control.
- Saving early vs saving late: why time matters.
- Options at retirement and basic tax considerations.

3. Social and emotional well-being

- Why social connection declines after retirement.
- The health impact of isolation vs meaningful relationships.
- The role of involvement and volunteer work.

4. Physical health

- Activity, nutrition, rest, and medical awareness.
- Small, sustainable habits that improve energy, mood, and resilience.

5. Mental health and purpose

- Why mental well-being is often neglected.
- Positive psychology and human flourishing (PERMA model).
- Using small habits to create lasting change.



Who should attend?

- Pre-retirees (5–15 years from retirement).
- Recent retirees navigating the transition.
- Churches, community groups, and wellness programmes.
- Anyone who wants a healthier, more fulfilling retirement – because it is possible.

What attendees walk away with

- ✓ A realistic picture of retirement challenges.
- ✓ Practical steps to reduce stress before and after retirement.
- ✓ A framework for holistic retirement planning.

About the presenters

Jaco Fouché & Jaco Barnard are financial educators, speakers, and co-hosts of *Enjoy Your Money with Jaco*². They specialise in retirement planning (with Jaco Fouché being a Certified Professional Retirement Coach), and holistic financial well-being - helping individuals and families prepare not just financially, but for life beyond work.

Book this presentation*

Website: www.jaco2.co.za

Email: jaco@jaco2.co.za

Youtube: <https://www.youtube.com/@jaco2>

**Available as 60-minute keynote or tailored session.*