

## Life is like a Triathlon

Retirement is a transition, not a destination, and you should think about retirement as part of a triathlon. One of our resources for today is a Forbes.com article from January, 2019 titled, "[Retirement Is a Transition, Not a Destination.](#)" So often, retirement is seen as a goal ... a destination ... or a mountaintop. But there is much more to retirement than a singular moment.

There are a few main components, just like a triathlon. Speaking of which, did you know that the triathlon is a relatively new Olympic sport? According to the official website of the Olympic Games — Olympic.org — the triathlon made its debut in the Sydney Olympic Games in the year 2000. In fact, the sport itself has only been around since the early 1970's. The San Diego Track Club was looking for a new kind of workout, something different from hours and hours of running in circles on the track. So, they combined a 10k run, an 8k bicycle race and a five-hundred-meter swim.

As they discovered, the most important parts of a triathlon are the transitions. Whether that is getting out of the water, removing the wetsuit, switching to the right bike shoes, attire and helmet or just hopping off the bike, lacing up your running shoes and hitting the road — how quickly and efficiently you complete those transitions impacts your overall race.

Similarly, transitioning between phases on your journey to retirement impacts the rest of your retirement. Is that transition efficient and smooth? Are you set up for success? Or are you hopping on one-foot stumbling toward your next race?

Traditionally the first leg of a triathlon is the swimming leg. Partly this is due to the fact it's easier to take off a wetsuit than it is to put it on. Look at the first leg as the beginning of our lives. Childhood, elementary school, high school through college or trade school and our first entrance into the working world. The first leg is unique and different from the rest of the race, but it can set you up for success along the way. Think of the transition from swimming to biking as your first steps into the workforce. Not necessarily your first summer job, or part time work during education — more that day you got your first, full-time career-oriented job.

In the traditional triathlon structure, the bike race comes next. I feel there is a natural connection to the career leg of your life. In the bike race leg, your speed is enhanced by the mechanism of the bicycle. You can cover longer distances in a shorter amount of time. In any distance, the bicycle is a mechanism multiplying your speed and ability to cover distance. In effect, it multiplies your potential.

In the middle stage of the triathlon of life, the individual is in the career portion or phase. They have certain mechanisms to multiply their wealth accumulation. Just as a bicycle helps accumulate more speed, mechanisms like a paycheck, four-oh-one-kay, brokerage accounts, individual retirement accounts and other financial options help you accumulate more wealth.

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The final leg of the triathlon is the run. The transition from the cycling phase to the running phase of the triathlon can be very difficult. According to Active.com and Triathlete Magazine author Rod Cedaro, in his article "[Learn to Master the Bike-to-Run Transition,](#)" the transition is often made difficult by heavy leg syndrome.

In short, your legs have been pedaling in circles for the whole cycling phase and now you're asking those same legs to switch to running and supporting the full weight of your body. It can also take a while for the blood to redirect into the muscles needed for running, the hamstrings and calves. Imagine that moment you get out of the car after a long road trip ... it can take a second for your body to react to the change.

Much like the bike-to-run transition, the transition from your working life to your retirement can be difficult as well. Moving from a life of full-time work to a life of retirement can be a huge adjustment. But that transition can be made easier through a strategy and with preparation. Working with a financial services professional can help you prepare for that eventual transition. Examining your risk tolerance, your current assets, your future Social Security benefits and more can help you set yourself up for the most beneficial retirement.

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**Sources:**

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