



Pre-Retirement Preparation for Healthy and Active Ageing

DP4 analytical report of the AHA.SI project

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"The seminar was very helpful, because I started to realize what radical changes the retirement brings."

"After the seminar I was truly ready to retire. I got answers to all the questions that have troubled me before and to which I vainly sought answers elsewhere."

Participants of the MORS pre-retirement seminar

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List of abbreviations

Univerza za tretje življenjsko obdobje	Slovenian Third Age University	UTŽO
Ministrstvo za obrambo RS	Ministry of Defence of the RS	MORS
Ministrstvo za javno upravo RS	The Ministry of Public Administration	MJU
Ministrstvo za delo, družino, socialo in enake možnosti	Ministry of Labour, Family, Social Affairs and Equal Opportunities	MDDSZ
Zavod za pokojninsko in invalidsko zavarovanje Slovenije	the Pension and Disability Insurance Institute	ZPIZ
Gospodarska zbornica Slovenije	Slovenian Chamber of Commerce and Industry	GZS
Zavod RS za zaposlovanje	Employment Service of Slovenia	ZRSZ
Zveza društev upokojencev Slovenije	Slovenian Federation of Pensioners' Organization	ZDUS
Center za socialno delo	Centre for Social Work	CSD
Dom starejših občanov	Residential Care Home	DSO
Zavod za zdravstveno zavarovanje Slovenije	Health Insurance Institute of Slovenia	ZZZS

Abstract

With a rapidly ageing population come many social and political challenges, therefore maintaining an active and healthy population during ageing is extremely important for the modern society. Measures aimed at resolving this problem are a prerequisite for the economic success of the society and well-being of its population. Pre-retirement activities or preparations allow workers retiring to obtain information and skills for activities, quality and healthy ageing and old age. Systemic measures at the national level would provide acquisition of such information and skills to all residents. Pre-retirement activities at the level of individuals contribute to the increase in the expected healthy years of life, the goal that was recommended to Slovenia by the European Commission. In the light of the community and the country, they are increasing social cohesion and contribute to reducing the burden of diseases and long-term care costs, as well as increasing human and indirect social and economic capital. In the AHA.SI project, we reviewed the organisation of pre-retirement activities in Slovenia and abroad and searched for good practices. During the preparation of the reports we have discussed with various stakeholders and gained different perspectives on this area.

Stakeholders are aware that older workers are not properly taken care off in Slovenia. They are supporting the proposal of a gradual system introduction prior to retirement activities. They believe that pre-retirement activities in Slovenia have to be expanded, while act in relation to the needs of our environment. They propose the empowerment of the HR departments and utilization of their capacities, as well as the inclusion of the Employment Service, the Pension and Disability Insurance Institute, as well as trade unions and NGOs. They believe that it is positive to invite partners to pre-retirement trainings.

They emphasized that special attention should be paid to the availability and accessibility of those activities for all and to meet the criteria of equity and equality. They pointed out that it is necessary to define priority themes for inclusion in pre-retirement activities, which should derive from the needs of the target population.

In addition to the targeted measures that enable the implementation of pre-retirement activities, the stakeholders believe that a connection to other, more general activities is also necessary, promising synergy effects: to encourage intergenerational cooperation, to strengthen the area of education of young people about old age and ageing, to adequately regulate the area of mini jobs, and thus the work of young and elderly people, to involve the elderly in voluntary work, to introduce mentor schemes in labour organisations and to introduce single information points for (new) pensioners.

In the last few years before the retirement, it is possible to further promote health for older workers and to carry out activities that can improve the quality of life and active ageing of people retiring, and at the same time empower them to contribute to the society. During the period of terminating careers, active workers with knowledge and experience in their field are still very useful to labour organisations, which is why abroad they are already making use of different ways of as gradual transition into retirement as possible.

By definition, pre-retirement activities are those with whom workers (including unemployed) acquire relevant skills for planning another life career in the period before retirement. At the same time it is necessary to create the conditions at the social level for the implementation of pre-retirement activities and also the conditions for a successful transition into retirement and life adjustment.

According to the stakeholders, in Slovenia we should more actively invest not only in the design of a working career, but also in its completion. According to the stakeholders, changes that should be introduced for a more transitional and less stressful career termination are not necessarily dramatic. Analysis of practices in Slovenia and abroad has shown that solutions and measures in the field of pre-retirement activities include education in the field of financial consulting, real estate management, promotion of healthy lifestyles, demonstration of possibilities to perform paid or voluntary work, information on the structure and active leisure activities and learning skills of maintaining a social network.

In Austria, pre-retirement activities that are defined under the Austrian lifelong learning strategy are implemented unsystematically at the national and regional level. The programs are sporadic, including the program of Active Ageing, which is implemented at the Chamber of Labour of Lower Austria (narrow focus on lifestyle only), the Federal Academy of Administration has implemented a program Activa Vita (a comprehensive range of topics, planning of the second career), and they also know Seniors4success platform in Vienna (highlighted personal development). Austria is the only country that has implemented a pre-retirement program for workers from lower socio-economic groups, but only for a short time. It also knows luxury pre-retirement programs for managers.

The Netherlands has no legal basis for pre-retirement activities. In commercial sector, the following six private licensed companies are implementing them in the form of residential seminars with a possibility of various additional activities: Stavoor, Odyssee, Blooming, SBI Formaat, DeEsserburg and Succesvol met Pensioen. In the Netherlands, they also have an online forum that a non-profit initiative *Life in Retirement* uses to connect people before retirement, the HOVO Netherland platform, on which various higher education institutions offer a wide range of their programs dedicated to people older than 50 years, and 6 organisations that represent interests of older people, including the largest one – ANBO.

In Finland, pre-retirement activities are not specified in the legislation and are therefore not carried out systematically for the whole population of people who are on the cusp of retirement. But there are various non-governmental organisations, organized at the local level. Such trainings, intended for the transition to retirement, are project implemented at the Finnish Red Cross, and they intend to carry them out in cooperation with many employers in all local associations of the Red Cross until 2017 and also to extend them to the entire country. A similar pre-retirement seminar is offered to the inhabitants of Pora, one of the four Finnish cities, where they, based on the law on support for functional capacity of the elderly population with regard to social and health services, developed a 24-hour pilot counselling system for older and established local councils of the elderly, coordinated by the Association of Finnish Pensioners.

Among other EU countries with pre-retirement activities are also Great Britain and Ireland, where this area is not systematically organized, but there are many activities with a wide variety of contents for target groups of different ages. They are carried out by the "Pre-retirement Association of Great Britain and Northern Ireland" (established in 1964), union associations, Later Life, Age Scotland and 55Life Scotland, as well as Retirement Planning Council in Northern Ireland and Ireland. Also in Germany, pre-retirement activities are not systematically organized, but they have few examples of programs of the Federal Association of Pensioner Organisations, individual larger companies and public institutions (Henkel, German armed forces, individual academies, e.g. Bad Boll). In Belgium, this area is also not systematically organized; programs are carried out by different institutions, including Universities of the Third Age. According to Article 87 of the Social Security Financing Act for

2009, companies in France have to sign an agreement or make an action plan to inform older workers about retirement.

Slovenia does not have a practice of systematical implementation of pre-retirement activities. Where these practices are introduced, both employers and employees before retirement are satisfied. Programs are mostly payable, which limits their implementation. The longest, almost three decades, it is conducted by the University of the Third Age as one year pre-retirement training entitled "My parents are old" – Critical geragogy. Anton Terstenjak Institute is implementing a quality of life course within the network of intergenerational programs for quality ageing. They are intended for people preparing for retirement or are already retired. In 2013, Zavod Uršulinka institute also started with pre-retirement activities.

During the AHA.SI project, the Employment Service observed the need for such education, and in 2015 they already started planning such seminars for unemployed older workers who are retiring. A stakeholder who began to plan such activities in the process of the AHA.SI project is also the Police union of Slovenia.

Due to the occupational retirement, pre-retirement activities are organized at the Ministry of Defence of the RS (PUS MORS) as a one-week residential seminar with a wide range of topics for the members of the Slovenian Armed Forces and their partners. We evaluated PUS MORS in the AHA.SI project as a good practice in Slovenia and found that the attitude toward retirement among the participants improves during the seminar, and the participants' satisfaction with the program for the majority of topics is greater than expected.

With the help of the Ministry of Defence we interviewed former members of the MORS, who retired in 2005–2015. The collection of data was conducted during the period from 22 May 2015 to 20 August 2015. We sent a total of 759 questionnaires of which 318 (41.3 %) were completed and processed.

The entire questionnaire consists of 5 sets. The first set consisted of general questions about the former members, how they prepare for retirement, and how satisfied they were with their work. The second set was answered only by those members of the MORS who attended the MORS pre-retirement seminar. It covered the knowledge and skills they acquired at the seminar, an overall evaluation of the seminar and their suggestions for the improvement of the seminar. The third set was answered by those who did not attend the pre-retirement seminar. The fourth set of questions was intended to all the respondents. They answered questions on how do they take care of their health, how do they evaluate their physical performance, psychological well-being and overall quality of life. The last, fifth set of the questionnaire consisted of demographic information about the respondents.

We did not find any major statistically significant differences between seminar participants and non-participants. The share of those with a partner is slightly higher among the participants. Also slightly higher among the participants are the share of people from Podravska Region and a slightly lower share of those living in the Central Region. Comparison of the financial status shows that people who are socially and economically more stable more often attend the seminar. Seminar participants are somewhat more favourable to constant change, movement and novelties, and they seem somewhat less tied to tradition than non-participants and love to have new ideas. It appears that non-participants are somewhat more inclined to firm rules, clear, unambiguous conditions and known

things, while they are slightly more favourable to rebellion and opposition. We can definitely say that the participants of the seminar were better prepared for the retirement and have mostly planned before the retirement how they will spend their time after the retirement. As it has been shown in other segments of the overall project, one of the most problematic things after retirement (especially in relatively young pensioners of the Slovenian Armed Forces is the possibility of additional earnings).

In 2015, we carried out the evaluation of the Ministry of Defence pre-retirement activities at Debeli rtič, we interviewed members of the MORS before retirement and measured satisfaction with the seminar and the effects of this intervention that is supposed to ease the transition of MORS and SV employees into retirement. The results, collected on the basis of a tripartite questionnaire, show that three-quarters of participants is very satisfied with their work in the workplace. We compared the sets of questions to which the participants responded in the first and then again in a third part of the questionnaire. In comparisons at the end of the seminar, 12 items of expectations that the participants had on the content of the seminar showed statistically significant differences in a positive direction – participants got more from the pre-retirement seminar than expected. The highest was recorded in the care for health, which was recognized as beneficial by most of the participants at the end of the seminar. Among the arguments about the lifestyle, the respondents mostly changed their stance on the possibility of impact on falls and injury in older people and about the impact of the retirement of one of the spouses on the joint family life. The answers show that seminar participants are in good physical and mental condition and satisfied with the quality of their lives. The vast majority of participants evaluated the seminar as good or excellent in all its aspects (dates, location, duration, execution and selection of topics).

The Ministry of Public Administration (Administration Academy) has, in cooperation with the Emonicum Institute, several years of experience in the organisation of trainings for employees before retirement, the topics include the relationship to older employees and the integration of their knowledge and experience for a successful work of administrative and public institutions and services.

The proposal for a logical framework for preparing set of measures is based on three levels. Pre-retirement activities should be legally defined in the Employment Relationships Act and the Civil Servants Act. The practical implementation of pre-retirement activities at the second level must be adapted to the individual. Possible are minimum, optimum and above standard implementation of pre-retirement activities. The content of the seminar should include financial advice, the importance of healthy nutrition and physical activity for health, time structuring, creativity in the third age, changes in the retirement on a personal level, in the family and in a wider environment, family relations, stress management and relaxation techniques, different forms of addiction, relationship to mortality, dying and death, and mourning, helping seriously ill and dying, their own experience regarding retirement and the importance of reading. At the third level, the individual is expected to involve in the local community through an information point in the local community, there are several potential networks (Slovenian Institute for Adult Education, social work centres, and homes for elderly, intergenerational centres, Slovenian Third Age University, Slovenian Federation of Pensioners' Organisation and other relevant networks).

The purpose of pre-retirement activities is to inform and equip elderly with knowledge and skills on how to successfully work / quality life after retirement and to enable them active ageing, thereby

representing potential of the society also after retirement. It is also necessary to raise awareness about the importance and added value of pre-retirement activities among political decision-makers and representatives of various stakeholders. We want to use the envisaged measures to provide pre-retirement activities to all workers in Slovenian and thus reduce differences in health and quality of life of older people.

Preparations for retirement have to be systematically organized in order to promote, educate and train all seniors to be healthier, to have a higher quality of life and to actively age and optimally contribute to the society. This can significantly reduce the differences in health and quality of life among retired people in Slovenia.

To achieve these strategic directions it is necessary to raise awareness of all relevant stakeholders and to upgrade health promotion at work for older workers; to inform older workers about the possibilities of pre-retirement activities (Information by the Pension and Disability Insurance Institute, personnel departments, etc.) and encourage workers to participate in these activities. Moreover, it is necessary to set up a working group to guide the development and accreditation of pre-retirement programs; to encourage employers and the Employment Service for the preparation, implementation and monitoring of pre-retirement activities. With a gradual system introduction of pre-retirement activities accessible to all workers, we would also have to provide the mechanism(s) for the involvement of employees before retirement in the local community and to keep in touch with the work organisation.

1. Introduction

Slovenia is ranked among countries with a long life expectancy, but unfortunately this is not the case with expected years of healthy life. At the end of 1995, the share of people older than 65 years in the total population in Slovenia stood at 12.5 %, in 2008, this age group accounted for almost a fifth of the population, but by 2060 the share of people older than 65 years is supposed to increase to 35 % or even higher. Today, the world's fastest-growing age group is the elderly population, so the group of those residents who have reached the age of 80 years.

With a rapidly ageing population come many social and political challenges, therefore maintaining an active and healthy population during ageing is extremely important for the modern society. Measures aimed at resolving this problem are a prerequisite for the economic success of the society and well-being of its population, therefore the Ministry of Labour, Family, Social Affairs and Equal Opportunities of the RS is preparing a comprehensive strategy for active and healthy ageing in Slovenia ("the Strategy"). The basis for the formulation of measures, indicators and recommendations for reforms will be on three thematic areas prepared in the framework of the project "Active and Healthy Ageing in Slovenia" (AHA.SI), which in cooperation with various partners in the field of social affairs is led by the National Institute of Public Health.

The purpose of the AHA.SI project is to invest in the health and well-being of people and to increase the years of healthy and independent lives, thereby also extending the working potential of older people, and special attention will be paid to reducing the unfair inequality among elderly. The project is focused on three thematic areas, namely: (1) extended employment and delayed retirement; (2) active and healthy ageing for active and healthy old age; and (3) long-term care integration of social and health services at the local level. In all three thematic areas, the proposed solutions will be based on a review of literature as well as of domestic and foreign best practices and discussions and collaboration with stakeholders. The ultimate objective of the project is to prepare the proposed measures for inclusion in the "Strategy", which will be examined in the light of the possibility of the implementation in the Slovenian territory.

The present position paper deals with one of the topics of the project, i.e. pre-retirement preparations for active and healthy ageing. In the National Institute of Public Health, we encourage people to live actively and healthy throughout the entire life course, and we strive toward systemic measures at the state level, which should ensure such life to all residents. In the AHA.SI project, we reviewed the organisation of pre-retirement activities in Slovenia and abroad and searched for good practices. During the preparation of the reports we have discussed with various stakeholders and tried to gain different perspectives on this area. We believe that in the last few years before the retirement it is possible to carry out activities that can improve the quality of life and the "second career" of people retiring and at the same time empower them to contribute to the society.

2. Purpose and objective of preparations for healthy and active ageing

Active ageing is the process of optimum realization of options of an individual's health, participation and involvement in society and security in order to promote the quality of one life in old age. The word "active" does not only refer to the ability of participation in the labour market or to physical activity, but also to long-term participation in the social, economic, cultural, spiritual and civic life. Elderly can still actively contribute to their families, friends, community and nation. Active ageing applies to both individuals as well as to the population and to a group and allows people to realize their potential for well-being, to participate in social activities in accordance with their needs, desires, and abilities. A key objective of an individual is the preservation of autonomy and independence in old age.

Preparations for active and healthy ageing aim at extending the expected years of healthy life, which is one of the important objectives of the European Commission. People acquire, expand and deepen their knowledge of quality ageing and maintaining health in the third age through a range of different sources – educational programs, meetings with experts from health, social, educational, financial and other institutions, various news media and the Internet. At key moments, people have to have access to credible, professional and understandable information. Employers can encourage their employees to plan the termination of regular and full employment and, consequently, less stressful period thereafter.

Until now, three theories emerged with regard to retirement, namely: activity theory, which requires active ageing; disengagement theory, which includes also gradual retirement; and continuity theory, which draws attention to the human need to maintain continuity of the life flow. A person leaving an active working period should not perform this transition without knowing what to expect. In a modern, increasingly specialized society, retirement is a social successor of work, which is organized away from home and is separated from it and, in addition to personal, it also has social dimensions. Disengagement from employment due to old age occurs after the period of paid professional activity and is accompanied by changes in social relations.

In the last decades, people throughout Europe are experiencing a social transition that lasts and will last long. There are many changes, the most prominent are those related to the nature of work. By changed nature of work, the situation of those retiring also changes: (1) competitiveness of companies in the global marketplace and the way of employing workers changed; (2) the position of employees changed, since their employment is increasingly more risky (precarious), there are fewer jobs for an indefinite period of time, many are unemployed or under-employed; (3) in the working environment, attitude towards retirement changed, because the responsibility for planning pension and retirement and career planning gradually moved from employer to employee; (4) exit from the labour market changed, which in recent decades has become more unplanned, it can also be abrupt, which brings significant economic pressures; (5) public / state pensions are no longer the most important and in many places exit from the labour market is not regulated; (6) the definition of older workers and their position in the labour market is changing; (7) although the majority of pensioners receive pensions, *poverty* in old age is growing.

Education for understanding life changes brought about by retirement is intended to learn about the changes that occur and to find another way of life, which is the best for an individual and for the society at large. The purpose of such preparations and training is that people, either as individuals or as a community, are not looking back but are concentrating on the future. With advice and messages generated on the basis of data on such training, we want to use such trainings to maintain physical, mental and professional fitness of individuals, as well as their social network, further professional activity and intergenerational cooperation and voluntary work. Pre-retirement education of workers themselves should also monitor the education of their relatives, employers, co-workers and even educators themselves.

Exit from the labour market is more diversified than it was in the past. Some people want to work because they need the money or a structure of time. Others take care for younger or older. They have different income. They have different education. They are of different health status. They are in different relationships with other people. They have different attitudes on retirement. Retirement is their choice or coercion. People retire at different age. They are of different health status. The time they have available to prepare varies. They experience strong emotions that can sometimes be negative. A person starts to think about ageing and the final outcome of life, death. Retirement is always a termination. Every termination enables construction or even deconstruction of a person. Pre-retirement education is a challenge for educators because of the diversity of participants and their situations. Maybe even educators must cope with their own ageing and future death.

3. Analysis of the situation in the field of preparations for healthy and active ageing

3.1. Description of the issue

Pre-retirement activities are not a complete answer to the demographic challenges and cannot fully improved active ageing and represent a meaningful dialogue with key stakeholders, namely the elderly themselves. Pre-retirement activities are a way of education and learning skills that facilitate more or less complex policies and programs and make them accessible and effective for people who are faced with ageing. One of the most common forms of pre-retirement activities is pre-retirement seminars.



Pre-retirement seminars as a tool for implementing policies and programs for elderly

(Source: Pre-retirement Counselling, 2012)

Different forms of pre-retirement educational activities¹ (hereinafter mostly pre-retirement activities, pre-retirement seminars) are a relatively new concept that has appeared in the most developed parts of the world. In the last 10 to 15 years, there are various workshops across the European Union, the United States, Canada, Japan and Australia for older workers and the general population between the ages of 50 and 80 years, which want to help people after they stop working and are getting used to a new period of life and of "absolute" freedom. After the first 18 months of "retirement euphoria", which according to researchers look like a kind of a "honeymoon", usually comes a period of emptiness and boredom, which needs to be filled. Body begins to show more dramatic signs of ageing, children distance themselves from individuals, they lose friends, they are aware of their disappearing social status. It is possible that they develop symptoms of depression.

EU Age platform emphasizes that such seminars also help in raising awareness of the general public about the fact that the retirement process can mean the hardest, the most radical change in an individual's life in general. Retirement is not a standard process and can also be flexible, as well as an individual's working career before it. Therefore, it is important that older workers do not follow standard age limits and patterns when deciding on when to retire. Easily accessible counselling and training empower individuals at a crossroad and make it easier for them to recognize and seize the opportunities in order to face their concerns and problems, and the void that occurs after the last working day seems less intimidating.

The purpose of the pre-retirement seminars is a transition to retirement that takes place without much regret and stress and provides a better life in retirement. With them it is possible to prepare every elderly that:

- They are more aware of their strength and competence;
- They are better prepared to find their own goals and ways to achieve them in the third age;
- They are able to look beyond the traditional images and stereotypes about ageing and retirement and will not allow outdated prejudices to dictate their new life;
- They are capable of creating their own unique path to a meaningful and fulfilling life in the third age

Pre-retirement seminars prepare people for a change, and their preparation for such a change influences on how well they will live in the future. These seminars are not a complete answer to the demographic challenges of an ageing society. But these counselling and training related to the identity and interpersonal relationships, a healthy and active lifestyle, money and property management, planning of leisure time and the future, etc. are an inspiration to older people to realize their potential for physical, social and mental well-being during the whole life and to actively contribute to the society in which they live. Therefore, they represent an important shortcut to healthy ageing, as defined by the World Health Organisation.

¹ In the English-speaking area, most commonly used terms are pre-retirement seminars, courses, workshops, trainings and counselling.

3.2. Examples of strategic solutions of other selected countries

Austria

In the neighbouring **Austria**, various social partners and educational institutions for adults offer pre-retirement activities for each organisation. A diverse offer of courses that are substantially intended to transition from employment to retirement also extends to the regional and national level, but the coordination of such activities is not carried out uniformly from a single institution, even if they are included in the Austrian lifelong learning strategy 2011 to 2020, which was adopted by the Austrian Federal Government in July (Strategie zum lebensbegleitenden Lernen in Österreich, obtained 19 December 2014:

http://erwachsenenbildung.at/themen/lebenslanges_lernen/oesterreichische_strategie/aktuell.php2020). It attaches great importance to education to ensure quality of life after the end of working life, the acquisition of skills in adult life, the development of learning in the local community (community-education), continuous training to provide jobs and competitiveness, creating learning-friendly working environment and advocate for recognition of knowledge and skills acquired during non-formal and informal learning. At the initiative of the Federal Ministry of Labour, Social Affairs and Consumer Protection (Bundesministerium für Arbeit und Soziales Konsumentenschutz), a research report "Supporting factors for volunteering in the period after the completion of the professional career" was created in 2006 about the participation of elderly in the society. Namely, the document deals only with volunteering after retirement, but it is interesting because it deals with the analysis of the literature and evaluation of the various Austrian pilot projects with conclusions and recommendations.

Two-day seminars entitled Active Ageing are organized in *The Lower Austrian Chamber of Labour* (http://noe.arbeiterkammer.at/beratung/arbeitsundgesundheit/Sige/seminarangebot/aktives_altern.html, obtained 19 December 2014). Within the framework of education they are dealing with mental health, physical activity and diet in old age. In addition to delivering theory, the seminar also includes a practical part with outdoor exercises, reading scientific literature about these three topics and feedback of the participants.

Until 2014, *the Austrian Federal Academy of Public Administration* offered a two-day seminar entitled Vita Activa conducted by a lecturer from the University of Graz. The seminar covered the analysis of the life path, planning the exit from the working life and the transition to life post-retirement, changing and maintaining a social network, time management in the life after terminating a career, raising awareness about the importance of lifestyle and the role of diet and exercise in it. In addition to lectures, methods in the seminar included also self-reflection, group discussions, visualization, and exercises in attention and energy detection.

Vita Activa seminar, aimed at those in transition from working life to retirement, will ceased to be implemented in 2015, but they will replaced it with another seminar with the same lecturer entitled "To remain strong and vital", which will include similar methods, but different content points. The target group of this new seminar will be workers in management and senior positions who already went through a large part of their careers. The seminar will cover the importance of health and vitality as a prerequisite to meet the demands of everyday life and long-term happiness. They will also discuss the factors of inner strength, therefore the presence of optimism, a sense of acceptance, self-efficacy, accountability, social security, problem-solving and planning the future. They will learn

how to cope with challenges and opportunities in different stages of life, how to recognize own strengths and talents and how to express them, how the compass of healthy lifestyle and diet, exercise and mental health works, and how to manage time and set priorities for maintaining harmony between work and private life.

In Austria, they offer seminars on personal development in the period after retirement also in terms of *Seniors4success platform*. In this association in Vienna, they have developed two programs entitled 'Dealing with transition' and 'Perspective 50+' for personal and professional development of the population from 45 to 65 years old. The content of their education includes preparation for retirement, capital management of older people in work organisations and challenges and responsibilities of pensioners to their own profession, family members and society in general. They do not deal with mediation between potential employers and elderly, health and well-being, solving housing problems of the elderly and financial advice <http://www.seniors4success.at/ueber-seniors4success>.

Germany

In Germany, the *German National Association of Senior Citizens' Organisations* (Die Bundesarbeitsgemeinschaft der Senioren-Organisationen or shorter BAGSO) connects more than 100 different organisations which include 13 million elderly people. BAGSO represent their political, social and economic interests. It promotes the realistic picture of the ageing society, independent living in old age, social integration and participation of older people, intergenerational solidarity, healthy ageing and quality of health care and the interests of older consumers. In doing so, they follow 15 rules of healthy ageing, collected by professor Dr. Andreas Kruse from the Institute of Gerontology of Heidelberg University (<http://www.bagso.de/gesundheit.html>, obtained 17 October 2014).²

BAGSO offers elderly practical help and advice as well as information on contact points in their local community, where they can agree on areas and forms of voluntary activities. Many elderly volunteers with their knowledge, experience and dedication help in the management or collection of funds in the social sphere, as well as in education as teachers and counsellors of young drop-outs or motivators of job seekers. BAGSO offers elderly e-literacy and various other forms of education,

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- ² 1. Be physically, mentally and socially active in every age
 2. Be conscious regarding health in all stages of life
 3. Use preventive measures
 4. It is never too late to change your lifestyle
 5. Be prepare for your old age
 6. Use you free time to learn something new
 7. Stay open to positive and new experiences even in old age
 8. Use your old age as an advantage
 9. Maintain contacts even in old age
 10. Give opportunity to intimate relationship
 11. Occupy your body with something
 12. Health is not a question of age
 13. Do not underestimate illnesses
 14. Seek good help and care
 15. Gather courage for independence

which give them an incentive for comprehensive development, in order to better cope with physical disabilities, death of a life companion and other difficult situations. In accordance with the slogan that we should follow health throughout the life, there are two popular areas of participation of older volunteers, i.e. sport and health, where many organisations work and thereby demonstrate that with an appropriate lifestyle people can do a lot for their physical health by themselves. Older art lovers often offer their organisational skills to various cultural organisations free of charge. By contributing to a better quality of their own life and the life of others, older people often perceive their health as good. By co-shaping a society, their satisfaction with life, together with active (political) involvement also increases. The work of BAGSO is financially supported by the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth, and some projects also by the Federal Ministry for Food and Agriculture, the Federal Ministry of Education and Research and the Federal Ministry for the Environment, Nature Conservation, Building and Nuclear Safety.

In addition, pre-retirement seminars in Germany are also carried out by individual big companies or public institutions. Such pre-retirement education for its employees is provided by a multinational company *Henkel* with its seat in Düsseldorf, in the public sector, like us, this type of training is available to the *members of the German Armed Forces*, and Protestant *Academy Bad Boll* from Stuttgart offers such training among their study programs (<http://www.ev-akademie-boll.de/ueberuns/profil/>, obtained 6 November 2014). For those who are at least 50 years old and would like to do something for their physical capacity and mobility in old age, they offer fitness classes for acquiring a sense of balance and muscle strength. Then they can carry out these exercises regularly at home. They also have a stock market of interests, where everyone can find people with whom they will share hobbies or transmit their knowledge to others. They also have lectures about the transition to retirement and reputation of the profession and the related changes, so that the elderly discover their yet unrealized goals and dreams, the charms of a new freedom and its importance. Thus, they find a new identity, become active elderly people, and their lives become meaningful and fulfilled (<http://www.tp50plus.de/>, obtained 6 November 2014).

The Federal Government's Demographic Strategy strategy entitled "Every age counts" (Jedes Alter zählt), which was prepared by the Federal Ministry of the Interior (Bundesministerium des Innern) and discusses the demographic changes in German society, does not specifically mention adult education with a focus on the transition from working life to retirement. The chapter covering motivation, maintaining of health and skills of workers, addresses also the formation of conditions for longer working lives and exposes rewarding of life achievements. In addition, one of the chapters focuses on the promotion of independent living of older people and their active role in society, supporting healthy ageing and ensuring the quality of life in old age. (http://www.bmi.bund.de/SharedDocs/Downloads/EN/Broschueren/2012/demografiestrategie_englisch.pdf?__blob=publicationFile, obtained 23 December 2014).

Great Britain

In Great Britain, "Pre-retirement Association of Great Britain and Northern Ireland" was established in 1964 to help elderly with retirement, which spread with its units from London to all parts of the country (Glendenning, 2000). The Association primarily offered information on health and diseases, financial preparation for the post-retirement period, leisure activities, and mutual relations in the age, etc. Today, trade unions provide content-rich pre-retirement programs. Private profit *association Later Life* conducts one and two-day workshops in 45 places of the United Kingdom,

either for groups of about 1000 organisations or freely accessible to all citizens, even at home (<http://www.laterlife.com/>, obtained 18 August 2014). They are starting to invite people who have 10 to 15 years of service to lively and fun vibrant and entertaining events (so-called early career education), where they help participants to understand finances and to make better financial decisions, including creating a fund for retirement. People around 50 years old have available workshops with a focus on finances, but are based on the goals and mission of lifestyle of retirement period (the so-called Retirement Headstart workshops). For those who have a few years before retirement, there are seminars assembled so that they could be helpful in planning a lifestyle in the coming period, but also cover all the most important financial aspects of retirement. All those already retired for 6 months to one year have available workshops where they share experience on this new stage of life with each other (the so-called retirement experience workshops). They also carry out such training for their citizens in South Africa and elsewhere abroad, and award license to carry out such training to other institutions.

On this kind of trainings, they share their thoughts on reveal different dilemmas: on how to spend your time, what to treat yourself with and how to best organize your finances. And also if individuals want a paid work or their mission will be voluntary work, which activities suit someone down to the ground depending on their experience and character or if they have a desire to continue their educational path, and where to find all the necessary information. A rich website of the Later Life organisation presents topics related to health (exercise and look, alphabet of health, sexuality and relationships, diet and nutritional supplements), work (part-time employment, voluntary work, self-employed business), trips (longer vacations and short vacation, active vacation, home replacement, travel for singles and cruises), amateur activities (art, internet, cooking, home and garden, party planning), interpersonal relationships (maintain a social network, dating, including Internet dating, taking care of parents or others relatives, the mission of grandparents).

In **Scotland** they have *Age Scotland and 55Life Scotland* (<http://55life.grafikfabrik.co.uk/>, obtained 25 August 2014), whose mission is to help love and improve the third age (<http://www.ageuk.org.uk/scotland/about-us/>, obtained 25 August 2014). They teach older workers how and where to look for a work and how to approach a current employer on about a different role negotiate with current the employer for another job role, how to write resumes, how to find recruitment agencies specialized in people older than 50 years, and when to go to career counselling. In the financial area, the two mentioned organisations familiarize elderly with how to exercise benefits and consumer rights, what the social reform brings to the elderly and explain them the relevant legislation. In the field of health, they advise them how to deal with certain medical conditions and diseases (cancer, cardiovascular disease, diabetes, osteoporosis, insomnia, depression, dementia, Parkinson's disease) and where to seek appropriate medical help, how to stay healthy (with appropriate diet and attitude towards alcohol) and how to maintain good interpersonal relationships, how to assume the role of grandparents, how to de-taboo sexuality after 50 and homosexuality. To be the most mobile, they receive some tips on safe driving and how to discover their country in all its natural beauty. They also focus on decisions about where to live or how to choose a suitable home and take care of security in it. To assist the elderly in need in the context of charitable organisation 55Life, Scotland also operates a silver phone and a chain of second-hand shops. More than half of the funds from the charity fund (55Life Scotland) are donations and legacies, while the charity organisation is continuously supported by the Scottish Government.

In **Ireland**, the Retirement Planning Council connects private organisations, semi-public bodies and

government sector and provides support, information and guidance to people planning their retirement and their partners. For almost 40 years, they provide organisations and individuals throughout Ireland with practical courses and seminars related to the financial situation and lifestyle changes that retirement can bring, and help them to prepare for it in advance. People who want to continue to work in retirement can attend one and two-day courses to learn about the development of the identity and personality, analysis of expertise and skills, preparation of career plans, managing their own money, networking, writing a resume and communication on interviews with potential employers.

Other have available one or two-day seminars with also an option of in-house seminar and focus on changes in the identity and interpersonal relationships, maintaining an active and healthy lifestyle as well as managing finances and free time. Experts of the Council, which has a branch in six other Irish towns, are always available to its course participants in Dublin. The Council currently has 172 member institutions of different types, from universities, government departments or other government bodies and city councils and trade unions, through hospitals, insurance companies, pension funds and banks, to the pharmaceutical and food industries as well as small traders or service providers. All corporate members are paying an nominal annual subscription, and the Council is also financially supported by a participation in training. (<http://www.rpc.ie/courses/two-day-open-course/>, obtained 17 August 2014).

Belgium

In Belgium, they established a Phased retirement program in 1997 in order to allow older workers to retire gradually, renew and transfer knowledge to younger generation. Anyone who has 30 years of service and is 55 or more can join. There are a phased retirement program and a half-employment program. 40-hour working time is shortened, and the participant must adopt the additional free time to the needs of the employer. If a participant in programs works over the specified working time, one is awarded with free and paid days. Early retirement programs last at least 12 months. At the end of the early retirement agreement, the participant in the programs receives a severance pay and compensation, if one is entitled to it.

Pre-retirement seminars in Belgium are carried out by different institutions, including universities of the third age. The seminars provide an opportunity to consider, acquire knowledge and information with which participants set up their own plans, strategies and projects for the future. The number of participants (and their partners) is limited to 20 per group. Available are four-day residential seminars for several companies at the same time, they also prepare non-residential seminars for groups of individuals (UDA, Universite des Aines associee a l'UCL). The content of these seminars offers answers to the questions of what it means to terminate the professional work, how to structure leisure time and what activities to choose, why opt for voluntary work, and it also addresses the Belgian pension scheme, psychological and physical ageing, healthy eating, understanding of one's own body and sense of correct movements, attitudes of spouses toward retirement and single life in retirement, organizing real estate and family budget, probate matters (<http://www.universitedesaines.be/preparation-a-la-retraite-formations.php>, obtained 17 November 2014).

France

In accordance with the promotion of active ageing in companies and various industries and with Article 87 of the French Social Security Financing Act 2009, companies have to sign an agreement or draw up an action plan for the promotion of older workers, otherwise, they must pay a fine (<http://www.age-platform.eu/good-practices/employment/1379-measures-to-promote-senior-employment>, obtained 23.9.2014).

Netherlands

The Netherlands has no legal basis for pre-retirement activities. They are carried out by private licensed companies, which mean that such trainings are only accessible for the profit.

They are offered by the following organisations:

Educational organisation *Stavoor* (created in 2001 by merging folk universities and training centres functioning at locations KR Helvoirt, SK Bakkeveen, AZ Deventer and ZV Nijmegen) offers preparation for retirement, which is a specific combination of contents, accommodation and attractive surroundings with the possibility of many activities for physical and mental relaxation, from boating or sailing, cycling, hiking, walks in the forest or orchard, golf, art workshops, visits to nearby galleries, museums or churches and culinary experiences. 3- and 5-day residential seminars organized at 9 different locations around the Netherlands (Schoorl, Bosschenhoofd, Hoorn, Epen, Vollenhove, South Limburg, Vollenhove, Epe) and in the south of France (Rennes-le-Château).

They encourage help seminar participants to find answers to the following questions: What means to them that they will stop working? How is a good way to say good bye to your job? What changes to expect and how to cope with them? What disturbs and what interests them? What are their advantages? Who or what inspires them? What to do to get as close as possible to the future they want? Among other things, the participants are familiarized with neuro therapy, reflexology and postural therapy, the importance of healthy nutrition, physical activity and social interaction for health, they receive financial and legal advice, get to know each other and talk about their favourite books, music, or movies (<http://www.stavoor.nl/pensioen-in-zicht.aspx>).

Odyssee, an organisation from Maastricht (active since 1999) that includes a team of 19 professionals who annually offer career coaching and consulting for sustainable employability of older workers and advice in the transition to retirement to 30.000 people. They offer 3- ad 5-day residential pre-retirement courses on many locations: Doenrade, Dwingeloo, Renesse, Bergen aan Zee, Ootmarsum, Maastricht, Epen, Berg en Dal, Texel, Nittel. Participants usually attend these courses six months before retirement. Thematically, courses consist of five areas of life, which are the pillars of identity: the body and the mind, relationships, financial situation, work performance, values and inspiration. Between the balance of the previous working life and planning free future, participants intensively share their own experiences and on the basis of these help each other to determine how prepared are they for changes ahead and to realize their full potential. They offer eight different seminars with different thematic emphases, discovering talent, a course in Germany as a one-week trip, special courses for single, individual courses at home, and additional activities (walking, cycling, cooking) (<http://www.odyssee-groep.nl/nl/pensioen-in-zicht.aspx>).

Blooming, an organisation that is a today's successor of six primary schools in Bergen, existing before the Second World War, carries out pre-retirement courses which open up a wide range of issues: structuring of time, social network, volunteer activities and health and mutual communication, personal finance plan and legal advice. Participants have available 3- or 5-day courses on several locations with a variety of additional activities, such as exploring the island of Fanning, hiking, cooking, playing golf, sailing, cycling and art and different creative workshops. They can visit together with their partners, and they also have special courses for single (<http://www.blooming-nl.com/pensioen-in-zicht/>).

Organisation *SBI Formaat* from Doorn was founded in 2015 from two former institutions for training and consulting of professionals with a rich 80-year history. At their 3- and 5-day seminars they deal with the following questions: What is a meaningful and enjoyable work? How to ensure a good transfer of knowledge and skills in an organisation? What is a reasonable end of the working life and when to decide for an early retirement? What is a fulfilling life after retirement? In line with efforts to ensure life balance, which is also after retirement, just like in any other period of life, important for the health and happiness of people, they deal with: health and physical fitness, interpersonal relationships and social networks, volunteering, civic participation and learning new things (such as e-literacy in a digital society), the meaning of life, household management, financial management and dealing with legal issues, and leisure activities(<http://www.sbiformaat.nl/>).

Organisation *DeEsserburg* from Hierden helps its participants to determine how will a radical change in their life, such as retirement, affect their lifestyle or financial situation, and how to optimally plan a new period of life. They offer 3- or 5-day seminars at home and 8-day seminars in warm Majorca, Spain. These seminars cover six chosen topics, namely: the farewell to paid work, coping with changes, communication, resilience and vitality, how ageing processes affect the brain and planning of a promising future. They also organize special courses for the whole collective of an organisation and develop course program adjusted to its workers or a course with a focus on cycling as an ancillary activity or a one-day course with an emphasis on vitality. The latter is led by doctors who shed light on the biological processes of ageing. It includes for example, breathing exercises and is very empirically oriented (<http://www.essenburgh.nl/>).

Commercial service *Succesvol met Pensioen* (from Houten) also provides assistance to people before retirement in relation to non-financial matters. With academically proven tests, which discover wishes, expectations and challenges, they help people to develop a plan for a life after retirement; on their website they also provide a forum where people can share their experience regarding the transition into retirement. Their services are intended for both workers and employers and financial companies that manage pension funds (<http://www.succesvolmetpensioen.nl/>).

An online forum that connects people who are approaching retirement and is used to exchange tips is a part of a website of a non-profit initiative *Life in retirement*. This web site offers a lot of information on various leisure activities and voluntary work. (<http://www.leefjepensioen.nl/>).

HOVO Netherland (Hoger Onderwijs vanaf Vijftig) with its seat in Leiden is a platform for people who are old than 50, where various higher education institutions offer a wide range of their programs specifically designed for them, from literature, art, culture, music, philosophy, history, to psychology, law, social sciences and economics. Teaching is carried out at the academic level, in the form of

courses with 5 to 10 lectures, but without demanding study and compulsory exams, in more than 30 training locations (<http://hovonederland.nl/>).

In addition to the pre-retirement seminars, there are 6 organisations in the Netherlands that represent interests of older people:

ANBO (with its seat in Woerden), with more than 180,000 members and more than 500 local unit, is the largest organisation in the country representing interests of older citizens. ANBO is an independent body, which carries the voice of elderly to municipal councils, as well as to the political arena in Haag. Representatives of ANBO strive for quality of life of the current and future generation of pensioners on the basis of policy that would effectively solve their problems in the field of health care, income, housing, mobility and promote their social integration, while advocating emancipation, participation, solidarity between generations and freedom of choice. ANBO provides its members with free telephone advice (for example, on how to furnish a home that it is safe for elderly), assistance in completing forms for tax relief or enforcement of cash benefits, discounts on premiums for health and property insurance or savings on home heating. They organize many sports, cultural and social events, train participant on their academy for voluntary work, issue their own newsletter 8-times a year (<http://www.anbo.nl/de-vereniging/over-ons/about-anbo>).

Consortium Rose 50 +Netherland (<http://www.rozezorg.nl/info/19/50-plus>) advocates for the rights of homosexuals senior citizens.

NOOM is a network of older migrants with a mission to combine and pursue common interests and promote the welfare of all elderly migrants through advocacy, education, and knowledge exchange. Noom is currently linking 8 organisations of Chinese, Caribbean, Moroccan, Turkish and Southern European immigrants (<http://www.netwerknoom.nl/>).

Protestant association *PCOB* (<http://www.pcob.nl/>) takes care of the promotion of spiritual and material interests of elderly, and Catholic association of elderly *Unie KBO* (<http://www.uniekbo.nl/unie-kbo/>) helps its members in solving social-economic issues, maintaining health and care and education.

NVGO (<http://www.gepensioneerden.nl/>) is a voluntary national association of organisations that defends economic and social interests of pensioners from economic sector, public administration and non-governmental organisations. In the local environment, there is also a support for people in solving their socio-economic situation, which is intended for everyone, not just people in the transition to retirement.

Finland

In Finland, pre-retirement activities are not specified in the legislation and are therefore not carried out systematically for the whole population of people who are on the cusp of retirement. Nevertheless, some employers organize for their employees so-called information meetings at which future pensioners receive practical information about the retirement process. Finish centres for pensions (<http://www.etk.fi/>) for 13 years in a row (in August) give practical advice on exercising social rights to people who move abroad after they are retired.

There are various non-governmental organisations that at a local level organize and implement many educations, intended to this life transition. In 2014, *Finish Red Cross* (<https://www.redcross.fi/>),

together with the Central Union for the Welfare of the Aged (https://www.vtkl.fi/fin/in_english) and the Finland's Slot Machine Association (<https://www.ray.fi/en>), started to implement the project *Living a retirement life to the fullest*, whose purpose is to support people who will or have recently retired. Thematic education in the framework of the project of the Red Cross consists of three sections: life changes brought about by the retirement, health and welfare and voluntary work within the Red Cross as a fulfilling activity following the completion of paid work. By 2017, they intend to carry out education, which is currently carried out as a project, in cooperation with a number of employers, in all the local associations of the Red Cross and thus extend it to the entire country. The Central Union for the Welfare of the Aged is also participating in an effort to make said education accessible to the entire population of the future Finnish pensioners. It was founded in 1949 and as a national umbrella organisation connects 350 associations that provide various services and voluntary activities to elderly. The basic guidance of the association is to promote the welfare and social security of elderly and to support all the activities of local associations under its patronage. Financial operations of the association is supported by the Finland's Slot Machine Association.

A similar pre-retirement seminar, as implemented by the Red Cross, offers the city of Pori to its residents, only that it is a bit more focused on the extension of the working life. Tampere, Turku, Rauma and Pori are four cities that have developed a pilot 24-hour counselling system for elderly, on the basis of the law on the support for functional capacity of the elderly population with regard to social and health services, and have established local councils for elderly people coordinated by the Finnish Association of Retired people (EETU) (<https://www.theseus.fi/handle/10024/1549>) in the Finnish Innovation Fund (SITRA) (<http://www.sitra.fi/en/well-being/older-people>), acting directly in conjunction with the Finnish Parliament.

European Commission – GRUNDTVIG Lifelong Learning Program

The Education, Audiovisual and Culture Executive Agency **at the European Commission** co-funded a variety of projects within the GRUNDTVIG Lifelong Learning Program. One of them is titled Grey Gold of Europe 2012–2014 its purpose is to support seniors from various professions in pre-retirement and early-retirement periods to remain active in the local community, social and learning for a long time. Objectives of the project carried out by partners from **Greece, Germany and Spain** are to teach the elderly how to age actively in terms of their health and interpersonal communication, raise awareness of the benefits of active ageing, to make positive use of the experiences of seniors, to help seniors to overcome feeling unimportant; to help them with active participation in society, to help seniors learn to use information technologies, to give seniors the opportunity to see different lifestyles of their peers throughout Europe and to share among themselves experiences on active ageing (<http://thegreygold.com/>, obtained 6 November 2014).

Within the GRUNDTVIG Lifelong Learning Program, partners from **Denmark, Germany, Greece, Italy and Poland** implemented also the project **Preretirement counselling – A shortcut to Active Ageing**. Based on practical experience of three different European institutions that have developed and implemented pre-retirement counselling, the Foundation Centre for Advancement for Women (Warsaw), the Nestore Association from Milan and A3Career from the Danish city of Aarhus (Pre-retirement Counselling, 2012), they have formed the guidelines for the implementation of pre-retirement education. The project's aim was to understand the patterns of retirement, determinants of quality of the third stage of life and to share experience in the development and improvements of pre-retirement seminars and to expand examples of good practice of pre-retirement seminars, which

were otherwise created from different and diverse needs of people and were different in terms of content and time scale. The objective of pre-retirement seminars was not to persuade people during educations to stay longer at work or to be as active as possible in their local community, but to help all around the age of 60 to find answers to the question of who they are, what they want and how to achieve and maintain this and give back to the society.

At the Foundation Centre for Advancement for Women (Warsaw) they developed pre-retirement seminars intended for all who will retire within a period of three to five years, but also for those who will retire after 10 to 15 years. Interactive seminars to be carried out for groups of 10 to 15 participants and not less than 8 hours, consist of 6 topics: new retired lifestyle (paid and voluntary work, learning and leisure), money management (pension, insurance and other benefits, savings and expenditure), legal issues (wills, custody of the children and grandchildren), health (physical and mental well-being, participation in society, stress management, exercise and healthy eating), home environment (household planning) and sources of information, advice and coaching.

Thirteen years ago, **Nestor Association from Milan** developed and, at the headquarters of the organisation, began to implement pre-retirement seminars, consisting of nine sections, which together comprise 38.5 hours, followed by subsequently added afternoon meetings, at which the participant exchange the experience and impressions in relation to education among themselves. Groups have no more than 25 participants, and the content of the seminars include the transition into retirement and the dynamics of change, the history of life (with an analysis of past events and professional and personal experience), learning to understand oneself and others, planning the project "life" as well as socializing and building social networks in the future. For groups of up to 14 participants, Nestore Association carries out a 49-hour training, which after 2 to 3 months is followed by a final meeting to share experiences, in which seniors get acquainted with volunteer work and obtain adequate skills and learn how to properly present themselves to an organisation that requires volunteers.

Pre-retirement seminars and coaching for seniors before entering the transition period to retirement, which were developed and implemented at **A3Career in Aarhus, Denmark**, last two days. In the first part of the seminar, the participants focus on their personal and professional competences, income management, and adjustment to health-related knowledge and discovering what would they like to do after the age of 65. In the second part, they determine whether they would like to have a full-time or a part-time job, they get acquainted with the laws and pension, think about savings and changes in their social network, get to know the volunteers and their stories, and set goals and list of activities for the third life period.



Figure 1: Evaluation of pre-retirement seminar in Aarhus, Denmark (Spring 2011)
 (n=92, 25 men and 57 women, age 50–67 years, average 60.5 years)
 (Source: Pre-retirement Counselling, 2012).

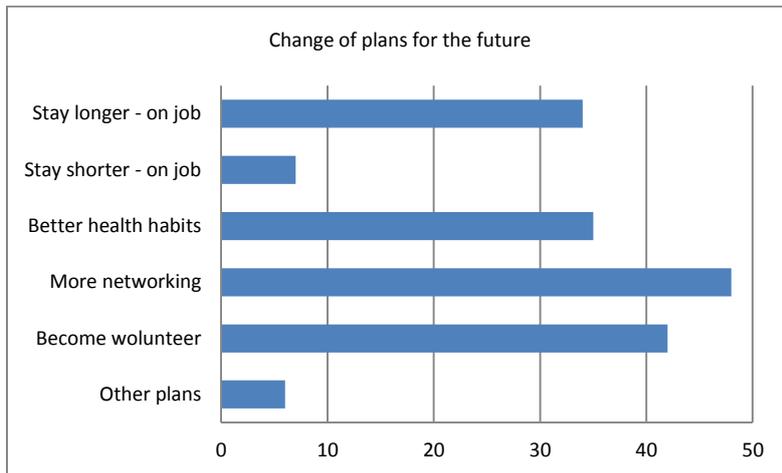


Figure 2: Evaluation of pre-retirement seminar in Aarhus, Denmark (Spring 2011)
 (n=92, 25 men and 57 women, age 50-67 years, average 60.5 years)
 (Source: Pre-retirement Counselling, 2012).

Pre-retirement seminars of the Foundation Centre for Advancement for Women (Warsaw), Nestore Association from Milan and A3Career Aarhus were created in different environments, have different content emphasis, but they all have three main objectives: to identify and eliminate traditional stereotypes about retirement and mental obstacles, to identify the key competencies and to maximize their use and to find meaning, purpose and passion in a career of elderly, regardless of whether their activities are paid or not. They are distinguished by interactive methods such as discussion, homework, testimony, role playing, reading or quiz (Pre-retirement Counselling, 2012).

In Slovenia, pre-retirement education is not a right from work, and therefore employers are not obliged to carry out such education.

Third Age University

The first programs of pre-retirement education in Slovenia were created at the **Slovenian Third Age University** – UTŽO (<http://www.univerzazatretjeobd-drustvo.si/vsebina.htm>) (today section of the Association of the Third Age Education), simultaneously with the creation of the first concept of its operation already in 1986. In an effort to affirm and expand pre-retirement training, the representatives of the Slovenian UTŽO (which was, in comparison with other European countries, established very early) met several times with representatives of trade unions, unfortunately without success. The first programs for the staff of the University Medical Centre and Nova Ljubljanska Banka were prepared by Dr Ana Krajnc and Dr Dušana Findeisen. Later, in 1992, the Slovenian UTŽO (Dr Ana Krajnc, Dr Dušana Findeisen and Dr Nena Mijoč), in association with the Gerontological Association of Slovenia (Dr Ida Hojc, Dr Jožica Šelb Šemrl) and Odyssee Institute, the Netherlands, prepared a new pre-retirement education program for the factory Krka in Novo mesto within the framework of the MATRA project. The program is entitled “My Retirement, My Challenge” (“Moja upokojitev, moj izziv”). Even today, students at UTŽO in Ljubljana can prepare for retirement, learn about the features of the new stage of life and different perspectives on old age (sociological, psychological, historical, economic and other views on old age) and train for active and healthy ageing. Among the contents of the study activities, they have available a longer, one-year pre-retirement training entitled “My parents are old – Critical geragogy”. Special emphasis should be given to adult educators who have learned about the question of pre-retirement education at the Adult Education Summer School in Ajdovščina (Jumbo Clerq from the Netherlands), organized by the Department of pedagogy and andragogy, Faculty of Arts, University of Ljubljana.³

Ministry of Defence of the RS

Pre-retirement activities are also held within the **Ministry of Defence of the Republic of Slovenia and the Slovenian Armed Forces**. The Department of Military Affairs is looking for possibilities of redeployment of leaving members of the Slovenian Armed Forces within the National Administration, provides information for members on procedures for retirement and resulting rights, and, together with representatives of the Pension and Disability Insurance Institute of the Republic of Slovenia, Kapitalaska družba d.d. and Modra zavarovalnica, advises them on the provision of these rights, so that departure of the leaving member of the Slovenian Armed Forces is less stressful and most favourable. For ten years now, the Ministry of Defence is organizing five-day pre-retirement seminars, during which gerontologists, nutritionists, financial advisors and other experts present to the participants pitfalls and the opportunities offered to them by the third age. In addition to the importance of a healthy diet and sports, they also deal with structuring time, creativity in the third age, family relations, stress management and relaxation techniques, fall prevention, various forms of addiction as well as attitudes to death and mourning. These seminars were attended by almost 400 members of the Slovenian Armed Forces (together with their family members families), who have met the conditions for obtaining the rights to occupational or retirement pension and have ceased to work in the field of defence.

³ Published with permission of the author of the statement, Dr Dušana Findeisen.

In addition, MORS has its own association of pensioners functioning at home and abroad, with 11 sections throughout Slovenia. It was founded in 1995 and now has more than 800 members and a large number of sympathizers, who are also actively involved in certain activities of the association and provide adequate, mainly substantive and technical assistance. Activities of the Association are as follows:

- Promotion and organisation of training courses, cultural activities, recreational and sport events and excursions, as well as concern for holidays and social activity of members
- Maintaining regular contacts with the MORS
- Supporting members in the integration in scientific and professional activities in the field of defence
- Cooperation with the Slovenian Officers Association, Association of Veterans of the War for Slovenia, the Slovenian Federation of Pensioners' Organisations, city, provincial and municipal Federation of Pensioners' Organisations of Slovenia, Pensioners Association of the Ministry of Internal Affairs of the Republic of Slovenia and individual pensioners organisations at the local level

(More on Pensioners organisation of the MORS on:

http://www.dumors.si/index.php?page=static&item=1777&tree_root=1777)

Anton Trstenjak Institute

Anton Trstenjak Institute of gerontology and intergenerational relations has developed the project titled *Network of intergenerational relations for quality ageing*, under which in 2007 they began to implement twenty-seven programs that support older people, intergenerational relations, or both. One of these programs represent courses for quality of life after retirement, aimed at people who are preparing for retirement or are already retired (<http://www.inst-antontrstenjaka.si/sozitie/projekti/1.html?sub=992>, obtained 30 October 2014). It is a short program of joint social learning (for 15 participants) for companies and individuals. It consists of three group meetings, once a week for three hours. Execution is carried out at the express wish, but it is rare, because in our country the culture of preparations for the quality of life at (before or after) retirement has not been established. In companies where we have conducted it, all participants - even those with the highest intellectual and social complexity – were really pleased with it (e.g. ADRIA). The course presents the three main tasks of the retirement transition: experiential balance of the past, current tasks and realistic possibilities for the third period of life after retirement. The starting point of the program is a holistic view of the human being in all its dimensions^{4,5}.

Ministry of Public Administration

Administrative Academy at the Public Sector Inspectorate with the Ministry of Public Administration (http://www.mju.gov.si/si/upravna_akademija/ponudba_seminarjev_2015/#c18412 (obtained 26 May 2015) each year hosts for civil servants in the field of state administration, local government and sectoral public service, a two-day pre-retirement seminar for senior officials, which are also attended by younger employees. The program is designed to clarify issues related to attitudes towards older workers and the integration of their knowledge and experience in the successful work of administrative and public institutions and services. A large part of the program is dedicated to active

⁴ Published with permission of the author of the statement, Dr. Jože Ramovš.

⁵ More on this issues can be found in the extensive book J. Ramovš (2003). *Kakovostna starost – socialna gerontologija in gerontagogika*. Ljubljana: Anton Trstenjak Institute and Slovenian Academy of Science and Art

and healthy life in old age, this is to longevity, specificities of today's old age as an added period of life, health and healthy habits, social inclusion, important decisions and changes that life inevitably poses to all old people. Contents for pre-retirement seminars were prepared at the **EMONICUM Institute** (<http://www.emonicum.si/>, obtained 27 May 2015.), whose mission is to promote active and healthy life at all ages. Seminars, which are funded from the budget and free of charge to participants, are held at the Ministry of Public Administration. Seminars are led and linked by Dr. Božidar Voljč, who has extensive domestic and international public health experience. Seminars are of different lengths, the most extended one planned lasts one week".⁶

In 2014, **Zavod Uršulinka institute**, together with **Zdravstveni zavod Furlan (Furlan Health Institution)** and **Inspiria Functional Centre (Izola)**, started implementing training programs dedicated to people of the third age. They designed workshops for maintaining mental fitness (enhancing memory and mental alertness), workshops on happiness and love, lectures on healthy diet and exercise, support groups for relatives of elderly patients with dementia, multiple sclerosis, Parkinson's disease, and workshops against over-stressing of the elderly and workshops for companies (<http://www.zavodursulinka.com/izobrazevanje>, obtained 30.9.2014). Workshops are payable, carried out at the headquarters of the Institute or also elsewhere at the request of the participants. In 2015, the Memory Club ("Klub spomina") will start operating under Zavod Uršulinka, which will include monthly meetings with workshops, which will be available to all the interested parties against payment of a membership fee.

Among the activities aimed at older workers, we can mention the international project of **Slovenian Chamber of Commerce and Industry** titled *Meet change* (<http://www.gzs.si/slo>, obtained 18 November 2014), which involved partners from Slovenia, Hungary, Bulgaria, Italy and Austria. "The purpose of the project was to find how to motivate older and less educated workers for additional professional training and changes in the workplace ", Grit Ackermann from the Slovenian Chamber of Commerce and Industry described the project.⁷ The project only indirectly addressed the skills needed for a successful retirement.

Employment Service of Slovenia

In 2015, the **Employment Service of Slovenia** designed pre-retirement workshops for unemployed persons older than 55 years, registered in its records, as a service in the context of lifelong career orientation. Workshops will be held in the Career centres of the ESS. First, they will carry out pilot workshops in four regional offices (Maribor, Ptuj, Ljubljana and Trbovlje), and later later on adopt them in other offices as well. Contents will cover the challenges of a late career, aspirations and employment opportunities for older unemployed people, time management and opportunities for leisure activities in the local area. The content of the workshop will be upgraded in cooperation with local organisations dealing with active ageing.⁸

Centre for health and development Murska sobota

The project titled "Potentials of inhabitants and institutions of Pomurje region in reducing health and social inequities of elderly in local environment" will be held in Slovenia from February 2015 to May 2016 within the framework of the Norwegian Financial Mechanism. The holder of the project is the **Centre for health and development** (<http://czzr.si/nazdravje.aspx>). Objectives of the project result

⁶ Published with permission of the author of the statement, Dr. Božidar Voljč.

⁷ Published with permission of Grit Ackermann, author of the statement.

⁸ ⁸ Published with permission of Romana Lapajne, author of the statement.

from increasingly longer lives and increasing inequalities in socio-economic status and the long-term consequence of inequalities in health among elderly people and in comparison to other age populations. Its purpose is to increase people's willingness to accept retirement and life in old age, to establish a cross-sectoral support network for care for elderly and their inclusion in society and to enhance the quality of home care.

The study of organisational incentives for older workers in Slovenia

To find out how Slovenian companies deal with the scope of career termination, Doroteja Balažič, Andreja Holsedl and Urška Čufer, carried out a qualitative study in 2012, which enrolled 30 organisations from different fields of work and of various sizes (from 12 to 3700 employees), which are private or state-owned and operate in the Slovenian and / or foreign markets. The results were obtained on the basis of a "Questionnaire on organisational incentives", which was answered by leading employees (director of the organisation, Executive Director, Assistant Director, Human Resources Director or Head of Department.) The first part of the questionnaire identified attitudes towards finalizing careers, programs for working with older employees and characteristics of older employees. The second part of the questionnaire was designed to identify problems at retirement and the use of various organisational incentives for older workers. The results of research on the activities relating to retirement that are already implemented are shown below.

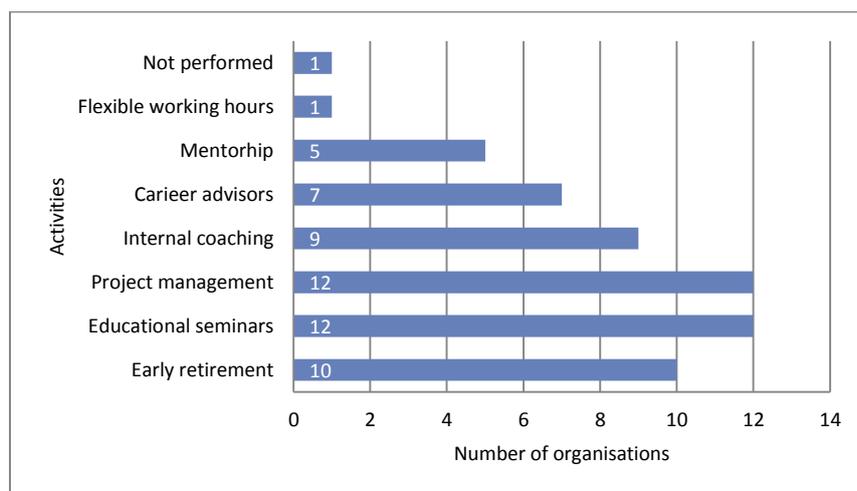


Figure 3: Activities relating to retirement, already implemented in organisations operating in the Slovenian and / or foreign market

(Source: Boštjančič E, Delić L. Zaključevanje kariere – od teorije k praksi. Ljubljana, 2014)

According to most participants, we should talk more about terminating a career, and the organisation can use appropriate approaches to help reduce stress of the retirement (for example, boredom, loneliness, concerns about the health and financial situation in the future, a sense of devaluation, etc.). In the said study, the leading employees from seven organisations reported that they always notice problems with retirement. Study respondents tend to agree that every organisation would need a consultant who would be available to employees in the event of problems at retirement. Regarding the pre-retirement program they think that every employee should decide for himself/herself whether he/she wants such help or not. Most of the organisations

included in the study carry out various activities related to retirement and are open to a variety of measures in the field of recruitment and promotion of older employees.

3.3 Collected good practices from Slovenia and abroad

The **DUO FOR A JOB** project is an example of intergenerational mentorship that was successfully implemented in November 2012 in Brussels. It is intended for connecting young pensioners with young first-time job seekers. This filling the gap between different generations strengthens social cohesion in the city. It is an answer on how to weave social links in a residential neighbourhood. It helps new immigrants from different geographical backgrounds and different ethnic origin to understand the cultural environment different from their own and how to adjust to it, equip them with skills and experience they need in the labour market and to find a suitable job (<http://www.duoforajob.be/>, obtained 21 August 2014).

ASSPRO is a French association that helps active seniors to find a job or become self-employed (<http://assproemploiseniors.ning.com/>, obtained 2 September 2014). It provides them with relevant information and connects with actors in the socio-economic field. It supports older job seekers by organizing meetings over coffee, job fairs, distributes flyers with the latest information in the field of employment, education and advertising and founding companies. They regularly publish the latest information on their website: <http://portail-formation-ouest.fr/actualite-de-la-formation>, obtained 2 September 2014).

The European Business Network for Corporate Social Responsibility has developed a self-assessment tool, which it used to evaluate twelve companies. The tool is based on how much companies focus on older workers and how they perceive career and professional development of a worker throughout the life. Older workers are not a homogenous group. Economic factors, their health, health of their life partners, taking care of parents or other family members, the profession and working conditions, all influence their decision on how long they would like to work. The tool, designed by the said business network is based on an assessment of the workforce, the development of career and skills, adapting to the workplace, mobility and flexibility. In this way they would like to determine what changes are needed for the adjustment to older workers at the level of legislation (<http://www.csreurope.org/rethinking-careers-report-2013-0.VAXMOKPzzgs>, obtained 21 August 2014).

GeneDiversity is a project enacted by Novartis Spai in order to encourage intergenerational solidarity in the workplace. This involves seminars, mentoring, and reciprocal learning between generational groups (<http://www.age-platform.eu/good-practices/employment/1531-novartis-spain>, obtained 23 September 2014). Older people have a lot of knowledge and experience, which, in a stimulating environment that is not conducive to a competition and productivity, but also appreciates the reliability and experience, can be passed on to younger colleagues, as mentors they can introduce younger workers into work processes, help them acquire competences required for individual jobs, while acquire new knowledge and experience needed to perform work from younger employees, especially in the field of information and communication technologies. While being an important part of quality ageing, intergenerational cooperation brings also benefits to the society as a whole. Ageing is in fact a lifelong process, and elderly do not require only an effective pension and healthcare system for a quality life, but also encouragement and possibilities for integration in a wide variety of educational and volunteer activities, because in this way they do not only represent a burden to the younger, working people, but a treasure trove of knowledge and experience. Active ageing thus means a better life not only for young people but also for elderly. Again it will be necessary to

establish a positive contact between different generations that was reduced by the altered family patterns, caused by economic and social changes. Intergenerational cohesion and reciprocal learning is necessarily a two-way process of passing knowledge that in the last thirty-five years uses programs in different fields to ensure all participants safety and acceptance, consolidates and expands the social network, eases loneliness and enhances mental and physical health, and is increasing the safety of life at home. At the same time, this type of activity in companies is the best preparation of older workers for retirement, albeit indirectly and in the case described not as a targeted activity.

It is possible to encourage older workers to adopt a healthy lifestyle, both during the preparation for retirement, as well as at the time of retirement. For example, in Salzburg, Austria, which has received an EU award from the most accessible European city, they started the project **Promoting Public Transportation Use for Older People** in 2004 and used it to encourage elderly to stay mobile by using public transport. In doing so, they considered their needs and abilities, the fact that older people are not a homogeneous group, and addressed and motivated them in an appropriate manner. The training was accompanied by an exhibition and lectures, activities during the Mobility Week and exploring of the city by bus. It increased the use of public transport among elderly, which gained a better reputation, the number of traffic accidents among drivers decreased, the market maintained and acquired passengers, the response of the media was positive, and the society realized the demographic changes.

Also intended to improve road safety of the elderly and decrease traffic accidents and encourage mobility is a Dutch project called **Stay Mobile Safely** (Blijf Veilig Mobiel). The organisation ANBO organized trainings and recreational activities and thus provided for better driving skills of older people (e.g. a quiz) and presented elderly-friendly practices of urban infrastructure. Activities of such projects are appropriate in the pre-retirement period as well as after retirement.

Reboot is a partnership of five EU countries (Belgium, Italy, Poland, Turkey, and UK) aiming to address the educational challenge of an ageing European population and promote active ageing in fostering European cooperation in the field of lifelong learning and the management of adult education, especially of those who have left education without basic qualifications. These activities can also be associated with activities in the pre-retirement period and to achieve synergistic effects.

Slovenian network MATIJA is a national network of activity, trade, information and assistance, which uses toll free number and enables, mainly the elderly, access to information, services and assistance and is a public connecting service. Network MATIja is used to link questions and needs of the elderly with answers and the supply of goods and services of various providers, both non-governmental organisations and organisations in the public network and commercial providers of services and goods (total of 475). Network MATIja includes gathering a comprehensive overview of the activities of organisations, which are interesting to older people, and building a system to evaluate the satisfaction of different service providers. This helps older people to choose high-quality and most affordable providers. Network MATIja brings together providers of goods and services who are committed to respect ethical principles, taken from the European Charter of the rights and responsibilities of older people (<http://www.cd-matija.si/>, obtained 24 November 2014). In a similar manner as the Slovenian network Matija, **the Dutch online platform for mutual support and solidarity** links people who need some help and people who have some time left to help. Both cases only indirectly address pre-retirement activities, and just like some of the above examples, provide opportunities for networking with activities for workers before retirement.

3.4 Survey on the implementation of pre-retirement seminars among retired members of the MORS and the SV

In the summer 2015, we conducted, with the help of the Ministry of Defence (MORS), a survey among members of the MORS and the Slovenian Armed Forces (SV), who retired during the last decade. The survey was answered by 318 retired officers, and the response rate to the survey was 40 %. We were interested mainly in the differences between those MORS pensioners who attended the pre-retirement seminar and those who did not attend the seminar.

We did not find any major differences between seminar participants and non-participants. The share of those with a partner is slightly higher among the participants. Also slightly higher among the participants are the share of people from Podravska Region and a slightly lower share of those living in the Central Region. The comparison of the financial status shows that people who are socially and economically more stable more often attend the seminar.

Seminar participants are somewhat more favourable to constant change, movement and novelties, and they seem somewhat less tied to tradition than non-participants and love to have new ideas. It appears that non-participants are somewhat more inclined to firm rules, clear, unambiguous conditions and known things, while they are slightly more favourable to rebellion and opposition.

We can definitely say that the participants of the seminar were more prepared for the retirement and have mostly planned before the retirement how they will spend their time after the retirement. Only one-tenth of the former members who attended the pre-retirement seminar said that they did not prepare for retirement. Among those who did not attend the seminar, more than one quarter of respondents was unprepared for retirement.

Two thirds of respondents who have participated in the seminar and more than half of those who did not attend the seminar said that they pre-planned their post-retirement time. Even with claims related to feelings with expecting retirement, planning activities after it and planning of changes after retirement with family, the proportions of positive responses were greater among respondents who have participated in the seminar, although without statistically significant differences.

Seminar participants, for example, are significantly more frequently engaged in activities to maintain physical fitness.

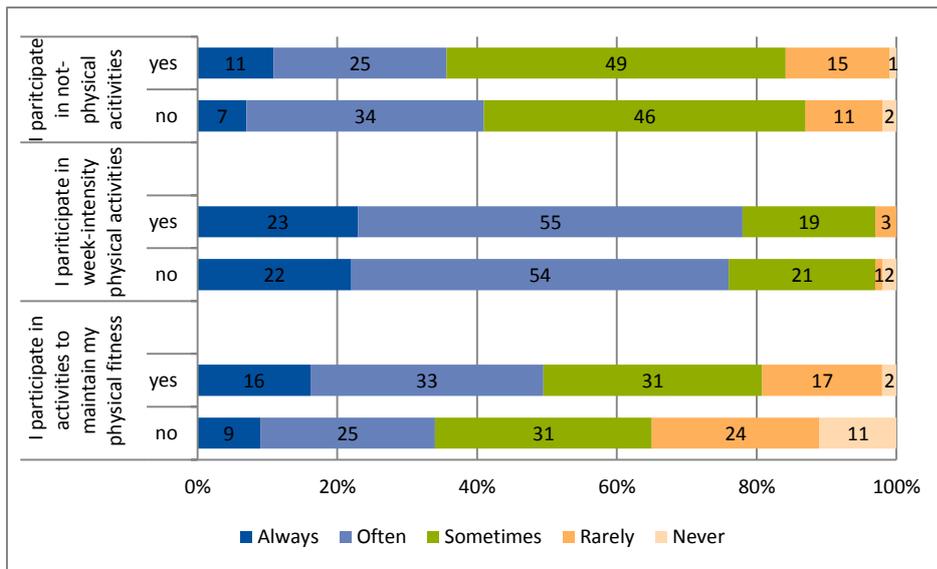


Figure 4: How are you most often engaged in physical activity during leisure time? (Yes – seminar participants; No – non-participants)

Pensioners, who responded to the questionnaire, are retired for several years and can only assess from a distance which topics actually benefited them upon the change in the employment status. After an evaluation of the usefulness of the topics of already carried out workshops, future pensioners were best prepared for change by the workshops on health care, leisure activities, and managing change after retirement. Practically all of these topics were evaluated above average, which means that according to the participants they were useful.

As it has been shown in other segments of the overall project, one of the most problematic things after retirement (especially in relatively young pensioners of the SV) is the possibility of additional earnings.

3.5 Evaluation of the implementation of the (PUS) MORS pre-retirement seminar 2015

At the beginning and end of the pre-retirement seminar on Debeli rtič, we interviewed members of the Ministry of Defence and thus attempted to establish the effect of the seminar, which represents an intervention or is supposed to facilitate their transition into retirement. Since 2005, when the Ministry of Defence of the RS launched the pre-retirement seminar for the members of the SV and other staff, the evaluation of this intervention, which should facilitate the transition to a new period of life, was conducted within the AHA.SI project in 2015 for the first time ever. In terms of this approach, the used method can be further improved. The sampling frame for the evaluation represents the entire population of those members of the Armed Forces and other servants of the SV, who will retire in 2015 or 2016.

The results, collected on the basis of a three-piece questionnaire, show that three-quarters of participants is very satisfied with their work in the workplace. We compared the sets of questions to which the participants responded in the first and third part of the questionnaire. In comparison, 12 items on expectations the participants had on the content of the seminar showed statistically

significant differences. The highest was recorded in care for health, which was recognized at the end of the seminar as beneficial by most of the participants. Among the arguments about the lifestyle, the respondents mostly changed their stance on the possibility of impact on falls and injury in older people and about the impact of the retirement of one of the spouses on the joint family life. The answers show that seminar participants are in good physical and mental condition and satisfied with the quality of their lives. The vast majority of participants evaluated the seminar as good or excellent in all its aspects (dates, location, duration, execution and selection of topics).

Whereas, the case of evaluation of the MORS pre-retirement seminar includes the population of healthy adult individuals with established lifestyle and way of thinking, it is difficult to expect major differences after the intervention. However, the shifts at the end of the seminar in comparison with the beginning suggest that with positive variables they are even higher, and with the negative they are reduced.

Inspiring were statistically significant differences in the expectations of respondents regarding the content of the seminar and the actual implementation of the seminar.

See in detail in the special attachment.

3.6 Review of the existing guidelines and recommendations

Voluntary Guidelines Supporting Age Diversity in Commerce are guidelines accepted by the EuroCommerce (Retail, Wholesale & International Trade Representation to the EU) and the Uni-Europa (European trade union federation), which are taking leading roles in promoting a more dynamic commerce industry and have addressed aspects related to age in human resource management. Some of their guidelines include anti-age discrimination policies in the workplace, providing flexible retirement schemes, and developing new training systems that are tailored to age-specific needs. Such strategies are beneficial to both the companies and to the workers because the companies can gain from the experience of the elderly, and the elderly can continue to work and actively age. Practices like as these not only provide the elderly with equal opportunities in the workplace and help combat age discrimination, but they also serve as an example for others to follow. The goal of attaining an age-diverse workforce is tangible, and these guidelines help to achieve it (<http://www.age-platform.eu/best-practices/128-employment/1387-voluntary-guidelines-supporting-age-diversity-in-commerce>, obtained 17 August 2014).

With the support of the Federal Centre for Health Education, EuroHealthNet has issued a **report** (available on the website <http://www.healthyeing.eu/>) **on policy, programs and measures that promote healthy younger elderly** in the EU Member States, as well as in Canada and with the World Health Organisation. The report states the main sources of further information to be useful in the development of effective promotional activities aimed at this age population, including a collection of 87 projects that contribute to the health and well-being of younger elderly (<http://www.age-platform.eu/good-practices/health>, obtained 18 August 2014).

Senior Enterprise is an EU supported Irish initiative aimed at fostering seniors' involvement with enterprise. It seeks for instance to help people aged over 50 to start, acquire or invest in a business or be active as advisors in new and developing businesses (<http://www.seniorenterprise.ie/>, obtained 21 August 2014). The initiative only indirectly addresses pre-retirement activities, and provides an opportunity for reflection and integration of various approaches that are intended for

older workers.

The range of topics covered by the pre-retirement activities is diverse and in their selection it is primarily necessary to respond to the exercise of the needs and interests of the participants of such programs, as well as their local and wider environment. As topics relevant to people after fifty years of age, the designers and organizers of various pre-retirement programs in Slovenia and abroad recognize lifelong learning, volunteering, time structuring and setting of priorities, financial and real estate management and the provision of social security, changing and maintaining social networks, the importance of life style and vitality, life optimism and self-efficacy, solving problems and plan for the future, recognizing and expressing one's own strengths and talents, challenges and responsibilities of pensioners to their own profession and practical assistance and advice in the local community and acquiring knowledge and information to design plans in it. Therefore, these topics can be considered as a list of recommended ones.

3.7 Economic aspects in the preparation for active and healthy ageing

Also in Slovenia, ageing is one of the greatest economic and social challenges of the future, particularly as a huge pressure on public finances and the risk of reducing the growth of living standards due to the possibility of reducing economic growth and productivity. The consequences of ageing population have a significant impact on the economic situation of the state, employers and individuals. For pre-retirement activities, it is important that an economically active person is aware that his/her financial situation after retirement will be different than the financial position of an employed worker, and also changing is the financial position of current pensioners compared to the situation of pensioners in the past (Kraigher 2006).

Retirement does not only bring entry into a stage of life, which is often seen as a period with a lot of free time and self-satisfaction or self-realization. Retirement is also associated with a reduced income, particularly in cases of early retirement, as well as with the possibility of a significant deterioration in the financial situation of an individual. For an individual, retirement normally means a change in the level and scope of benefits. In case of an early retirement, a drop in income may be substantial. Rather than short-term financial consequences, long-term adverse financial consequences are important; the latter represent a considerable deterioration in the social situation of an individual and their family. Financial implications of early retirement may be very serious for some individuals due to the impact of long-term dependence on low pensions (Centre for Research into the Older Workforce 2004; Vickerstaff and Cox 2005). Such low pension is often not sufficient for the needs of the elderly, which are conditioned by the state of health, living conditions, social network and other age-specific factors.

In preparing the analysis of the situation, we find that data on the prevalence of pre-retirement programs in Slovenia and abroad are limited and even more limited or practically unavailable is information on the economic efficiency of these programs. High-quality evaluations of the economic effects of such programs are a challenge for the future. At this moment, it is not possible to assess which elements of pre-retirement programs have more or less favourable financial implications for individual or the state.

Some data suggest that the inclusion of pre-retirement training programs depends on the economic situation, general employment and retirement strategies of individual countries. The results of the

research, which was carried out at the Central Statistical Office in Israel, for example, showed that only 15 % of the population before or after retirement attend pre-retirement education (CBS, 2003). Here it applies that the vast majority of people do not specifically prepare for retirement.

The reasons for the lack of interest was explained by King in 1985: (1) retirement represents a relatively new social problem; (2) the society is primarily work-oriented and does not devote enough time to planning of periods of potential idleness and retirement; (3) the value of modern times is youth, while age is often stigmatized as a gradual decline of vital functions and the end of life.

From economic perspective, the needs for pre-retirement activities would be possible roughly evaluate on the basis of the following data: (1) the number of economically active population aged 50 years or more for a certain period; (2) the ratio of pension: salaries by years for a specified period; (3) estimates of the average pension and average rates of pension growth in percentages for a specified period.

For the basic idea, we are stating the following information:

The transition into retirement for an individual represents a change in the amount of received monthly income. According to the annual report of the ZPIZ for 2014, the average net salary in the period from January-May 2014 amounted to €999.76. Table 2 shows the amount or net pensions received by the type of pensions for the period January-May 2014 and the share of pension in the average net salary for the same period. The share of pension in the salary shows as a percentage expressed ration between the average net pension (from 1 January 2012 without a supplementary benefit) and the average net salary.

Table 1: Average net pension (by type) for the period January-May 2014; amounts in EUR and its share (%) in an average net salary for the same period

PENSION TYPE	Amounts in EUR	Share in salary (%)
Old-age	616.06	61.6
Disability	476.94	47.7
Survivor's	391.12	39.1
Part of widow's	62	6.2
Total	566.03	56.6

If we assume that the majority of pensioners receive an old-age pension, Table 1 shows that the latter on average represents 61.6% of the average net salary for the period January-May 2014. Retrospectively, we find that according to the data in the said annual report of the ZPIZ, between 2005 and 2013, shares (regardless of the pension type) are decreasing, as is evident from Table 2, which shows the ratio of pension: salaries between 2005 and 2013 (until 2011, the ratio between the average net salary and the average net pension with supplementary benefit is shown, and from 2012 onwards without supplementary benefit).

Table 2: Ratio between average net pension and average net salary between 2005 and 2013 by the pension type; amounts in shares (%)

YEAR	Average old-age pensions (%)	Average disability pensions (%)	Average survivor's pensions (%)	Average pensions (%)
2005	69.1	55.4	48.0	62.7

2006	68.6	55.1	47.8	62.5
2007	67.1	53.7	46.0	61.3
2008	67.1	53.8	46.3	61.6
2009	66.6	53.4	46.0	61.3
2010	64.7	51.8	44.5	59.7
2011	63.4	50.6	43.4	58.6
2012	62.1	48.5	40.3	57.0
2013	61.7	47.9	39.1	56.6

An attempt of such economic assessments does not provide insight into the change in quality of life, impacts on well-being or health status of the retired individuals, which is a result of participation or inclusion in certain pre-retirement activities. The methodology for conducting such assessments and the assessment itself will only be subject to future development.

Ageing of population therefore brings many challenges; one of the most obvious is the need for the prolongation of the working life of active individuals - i.e. preserving and increasing the employment of older workers. This was recommended to Slovenia as a priority recommendation by the European Commission. On the other hand, extended employment is increasing the financial security of individuals, because (1) they receive salary for a longer time and not pension, and (2) a longer working life often means a higher pension base.

In addition to measures at the national level, changes in mentality and behaviour of citizens, employers - managerial workers and consultants in HR, which can also be pedagogues, will play a key role in extending working lives. Consequently, it suggests the development of a new branch of management - management of older people, whose important component is education for quality ageing or pre-retirement education.

3.8 Comparison of calculations of the economic burden of selected diseases with potential costs of system implementation of pre-retirement activities in Slovenia – a rough estimate

With this calculation we wanted to demonstrate a rough financial framework of pre-retirement activities that would be provided for workers before they retire. We wanted to show the cost of pre-retirement activities for retired in three standards, compared with the costs that the state annually uses for the burden of the three most widespread groups of diseases among elderly (cardiovascular disease, cancer and mental illness). We made a calculation for an example in order to use pre-retirement activities to reduce the burden of these three diseases by 10%, 5% and 1%.

The calculation was made for the number of newly retired in 2014 (14,738). We categorized them into three categories of pre-retirement activities (for €25, €80 and €250), while taking into account that 50 participants attends one activity at the same time.

Calculation for 10%, 5% and 1% of all direct costs of the disease.

Table 3: Calculations for the number of pre-retirement activities per pensioner

Total direct economic costs of selected three groups of disease for 2004	€ 372,000,000.00		
Desired percentage	10.00 %	5.00 %	1.00 %
Funds, intended for pre-retirement activities under the premise	€ 37,200,000.00	€ 18,600,000	€ 3,720,000
Number of pre-retirement activities per one pensioner for minimum, average and above-standard cost	Min.	71.48	35.7
	Ave.	6.98	3.5
	Above-stand.	0.71	0.4
		0.1	0.1

Source: (IVZ, 2004)

Compared with the costs of disease, the cost of pre-retirement activities is small and is expected to bring cost-effective results for an employee who is retiring. A more accurate estimate would require a detailed cost analysis.

See in detail in the special attachment.

4. Challenges and priorities – based on workshops with stakeholders

We find that there is no systemic practice of implementing pre-retirement activities in Slovenia. Where these practices are introduced, both employers and employees before retirement are satisfied.

- Following the pattern of the Slovenian Armed Forces Act, it is essential to prepare a legal basis for the implementation of pre-retirement activities in all other institutions and organisations in Slovenia;
- It is necessary to empower personnel services and take advantage of their capacity; it is possible to include institutions, departments or organisations, which are already dealing with older workers, in the preparation of system solutions (e.g. the Employment Service, the Pension and Disability Insurance Institute, as well as trade unions and non-governmental organisations);
- To include educational and judicial sector and trade unions when expanding pre-retirement activities;
- It is positive to invite partners to pre-retirement education;
- In Slovenia, pre-retirement activities have to be expanded, while act in relation to the needs of our environment;
- Pay special attention to the availability and accessibility of those activities for all and to meet the criteria of equity and equality; for this purpose, to define a pre-retirement protocol to empower individuals and enable them a successful "second career";
- To define priority topics for the inclusion in the pre-retirement activities, which should derive from the needs of the target population; analysis shows that, in addition to the more established topics of a healthy lifestyle, intergenerational cooperation, lifelong education and the promotion of volunteering, it is necessary to include financial topics and financial literacy;

In addition to the targeted measures that enable the implementation of pre-retirement activities, a connection to other, more general activities is also necessary, promising synergy effects:

- We have to encourage intergenerational cooperation
- Strengthen the area of education of the young about the old age and ageing
- Adequately regulate small jobs, as well as work of young and old
- Include older people in voluntary work
- Introduce mentoring schemes in work organisations
- etc.

In addition, it would be necessary to financially assess the effects of pre-retirement activities.

5. Proposed solutions and measures, established in the process of discussions with stakeholders

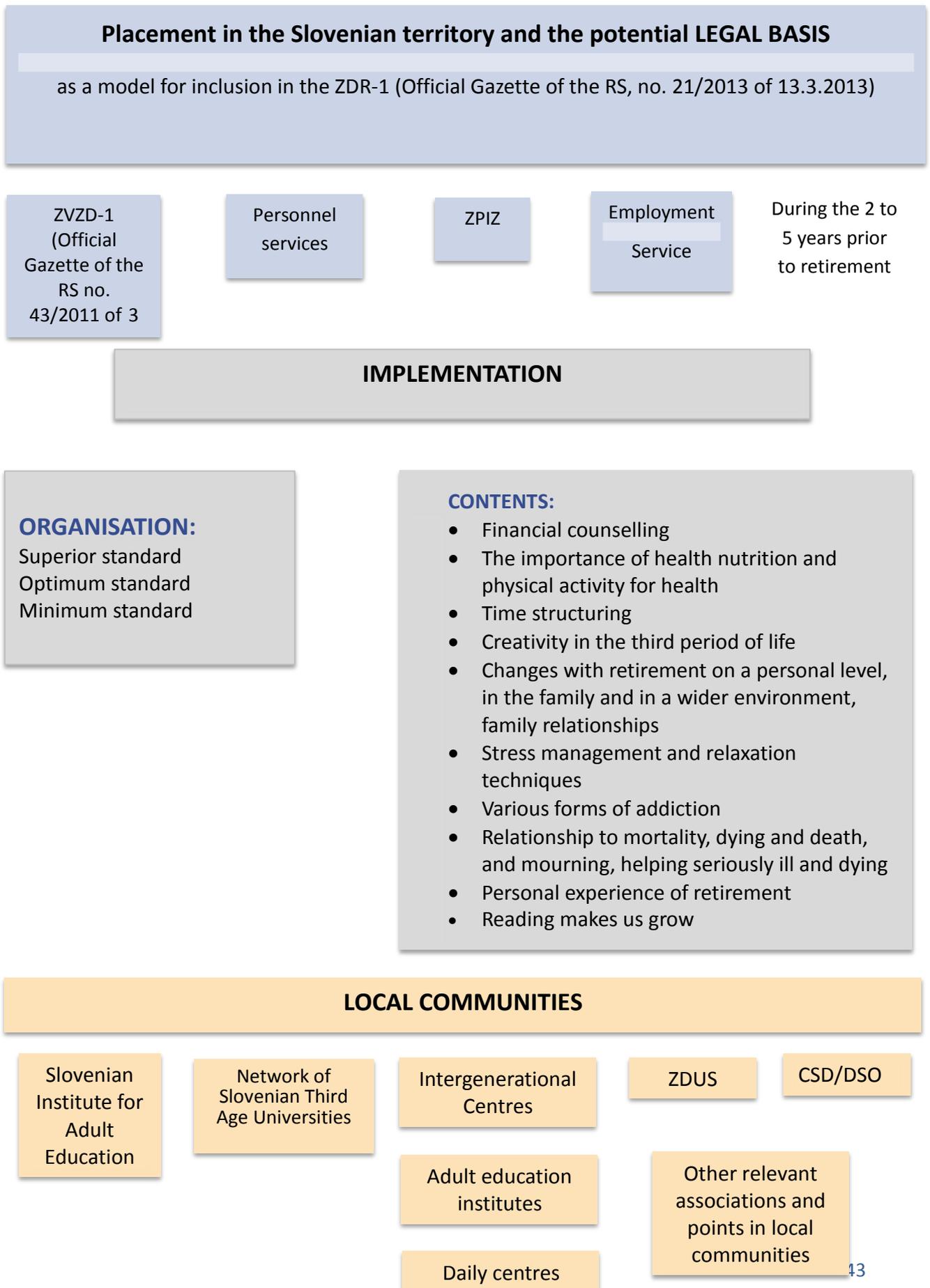
In Slovenia, there are individual organisations that are aware that we need to help people at the transition from active employment to retirement. Precisely the support of the state and the employer is the one that can do a lot for future pensioners, therefore, the key solution is a statutory introduction of compulsory pre-retirement activities for all workers in Slovenia, both employed and unemployed, for a period of 3 – 5 years before retirement.

During the period of terminating careers, active workers with knowledge and experience in their field are still very useful for organisations, which is why abroad they are already making use of different ways of as gradual transition into retirement as possible. Also in Slovenia, we should introduce a trend of active investing, not only in the planning of working careers, but also in its termination. Changes that should be introduced for a more transitional and less stressful career termination are not necessarily dramatic.

Comprehensive solutions and measures in the field of pre-retirement activities include education in the field of financial consulting, real estate management, promoting a healthy lifestyle, exercising a paid or voluntary work, free time activities and maintaining social networks. Overall aim of effective measures, including political, is to raise the quality of life of every individual, regardless of their socio-economic status. Special attention should therefore be given to disadvantaged population groups. An appropriate expansion of freely accessible pre-retirement activities should support material security, maintain professional fulfilment, healthy lifestyles and social inclusion of the elderly.

The strategy of pre-retirement activities should include positive factors posed by this type of education and its link with better quality of life after retirement. It should emphasize the importance of a positive perception of the third stage of life and empowerment to conclude important life decisions. It should focus on the solutions which are supposed to enable that pre-retirement activities are equally attended by all population groups

6. Logical framework proposal for the preparing of the measures



7. Key stakeholders

In the field of design, system implementation and promotion of pre-retirement activities, the national stakeholders, who have granted powers and responsibilities in important fields for operating to the benefit of the Slovenian population, are responsible. Preparation of measures and programs to come to life in reality must always include the target population and the relevant stakeholders in a given area. Only with the involvement of stakeholders it is possible to identify key problems and possible solutions that will actually be realized. During the preparation of the report, we have discussed with various stakeholders and prepared a group meeting. The introductory meeting with stakeholders was attended by representatives of:

- Slovenian Third Age University
- Ministry of Defence of the Republic of Slovenia and its Federation of Pensioners' Organisations
- Association of Retired Pedagogical Workers of Slovenia
- Slovene Federation of Pensioners' Associations
- Pension and Disability Insurance Institute of Slovenia
- Ministry of Public Administration
- Economic Research Institute
- National Institute of Public Health

also planned are further meetings with stakeholders that are active in this field. We want to include the widest possible range of stakeholders, and therefore we are organizing a workshop on the second AHA.SI conference on the topic of pre-retirement activities. We invited the Slovenian Chamber of Commerce and Industry and interested employers, the Education, Science and Culture Trade Union, the Union of Pensioners of Slovenia and other unions, the EMONICUM Institute for an active and healthy life, Anton Trstenjak Institute of Gerontology and Intergenerational Relations, Zavod Uršulinka institute (in cooperation with the Furlan Health Institution and Inspiria Functional Centre), the network of counselling centres for adult education, the Faculty of Education - Centre for educational policy studies, experts from various fields (from lifestyle to financial counselling), as well as the legislature - the Ministry of Labour, Family, Social Affairs and Equal Opportunities.

8. Proposal for indicators

Active Ageing Index is a tool for an internationally comparable measurement of untapped potential of older persons and on active and healthy ageing. We suggest that in determining the indicators we start from the indicators included in the Active Ageing Index (AAI), mainly healthy life expectancy (according to the EHLEIS), mental well-being (according to the EQLS), using a computer (according to Eurostat) and the social network (according to the ESS) in the field of capacity building and encouraging environmental factors. Physical exercise (according to the EURO BAROMETER), financial security (according to the SILC) and lifelong learning (according to the EU LFS) are key indicators for an independent, healthy and safe life. In the area of social involvement, important indicators are volunteering, caring for children, grandchildren, and older adults (all according to the EQLS).

It would be possible to keep the records on retired, who attended the pre-retirement seminar, according to the category of the employer. In addition to these indicators, it is possible for Slovenia to also use the indicators SHARE and SILC:

In the SHARE research, e.g.: VPR: PH003 (your health), PH061 (health problems limiting work), EP005 (employment situation), EP064 (reasons for retirement), EP337 (Are you currently looking for a job), EP026 (job satisfaction), EP071 (revenue), O0007 (total monthly household income), AC019 (lack of money and to do what you like).

SILC: AB40 (employment status of each household), GY1 (total monthly household income), AC1 (general health condition), AD1 (life satisfaction).

9. Conclusions with recommendations for the area in question

Conclusions and recommendations are designed in a special project document, which presents a proposal for the material to be included in the strategy, based on the decision of the Ministry of Labour, Family, Social Affairs and Equal Opportunities and other ministries participating in the preparation process of the government ageing strategy for Slovenia.