

LET'S RETIRE  
EARLIER  
• NOT LATER



Hi \_\_\_\_\_

I read *IMPACT NEVER RETIRES* by Deloitte GovLab and...

You might find it interesting...

What do you think?

I have an idea...!

Let's talk!

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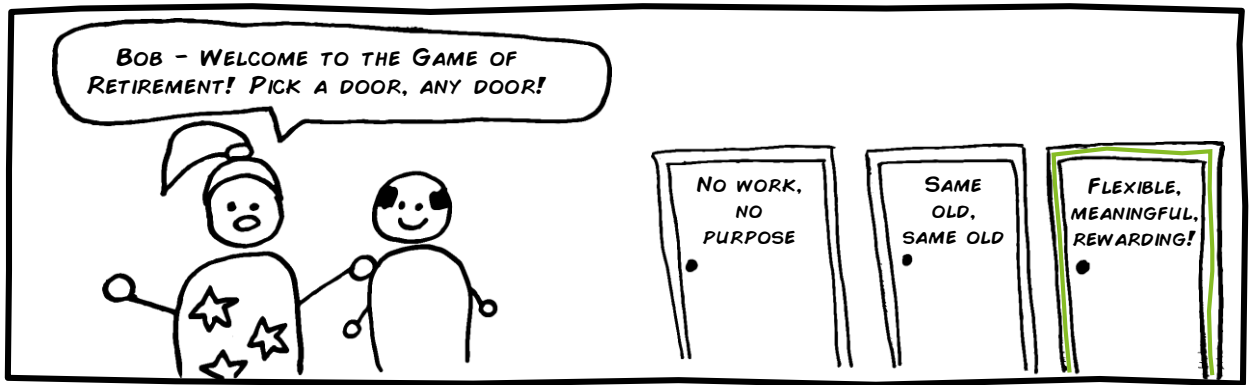
Give me a call on: \_\_\_\_\_

From:

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What if we stopped seeing retirement as a drain and looked at the opportunity? The new generation of retirees is resourceful and full of experience. Engaging resourceful retirees with government, organisations, each other and the wider community, gives society the chance to solve its problems – big and small – in creative ways. The time, experience, and ideas that new retirees have are worth far more than their tax euros ever could be.

**LET'S ENGAGE RESOURCEFUL RETIREES TO ACHIEVE SOCIETAL BENEFIT**



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Citizens face longer working lives, as State pension ages increase to meet the "pensions crisis". And despite talk of flexible retirement, most people still move from full-time work to full-time retirement.

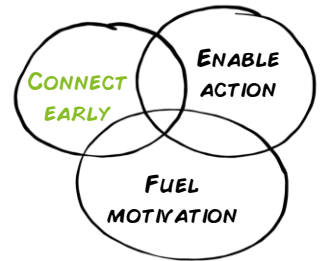
What if these citizens could opt for early partial retirement (and partial pension) instead, balancing paid work with contribution to social projects? The net financial cost to the Exchequer of a half pension from 65 to 75 is the same as a full pension from 70. With a social contribution component, half-time retirement could result in more than a half-rate pension: recognising the value of time and skills used for society's benefit.

There's an immediate benefit – resources for projects to meet civil government goals. But the main benefit is that early engagement, before retirement, provides access to future retirees and builds a habit of social engagement. Add that to the individual benefits of empowerment and engagement, and we're on the right track!

**HAVE YOU SEEN THE COLLECTION?**



Just one idea from GovLab's "Connect Early" engagement theme: but there's loads more where this came from!



**OLDER IS BETTER**

**OLD IS THE NEW NEW**

**LET'S RETIRE EARLIER NOT LATER**

**GOVERNMENT DOESN'T NEED ANY IDEAS**

**MAKE OPINIONS MANDATORY**

**BE SELFISH FOR THE GREATER GOOD**

Find out more about the themes, and download more postcards at [deloitte.ie/GovLab](http://deloitte.ie/GovLab)

• MANDATORY  
**OPINIONS**  
MAKE



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**MAKE OPINIONS MANDATORY**

We have jury service, right? So why not "opinion service"?

Government needs to understand and connect with the views and ideas of its retirees. We see a disconnect between those who are retired and their governments, with those over 65 less likely to feel the public sector is responsive to them. The only way this changes is by government and citizens coming together, and truly connecting.

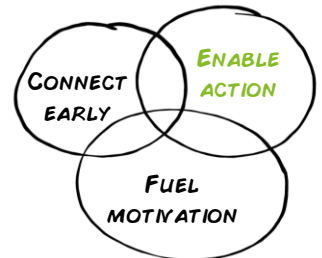
Social impact groups – or "opinion service" – where retirees are randomly selected and formally invited to meet and give their views on challenges faced by civil government. Government benefits not just from understanding the needs and lived experience of citizens, but also from tapping into the creativity and innovative ideas that we firmly believe citizens hold. Think of it as a social hackathon – an opportunity for quick, citizen led innovation. After all, who better to solve a problem than those who live with it?

**HAVE YOU SEEN THE COLLECTION?**

Just one idea from GovLab's



"Enable Action" engagement theme: but there's loads more where this came from!



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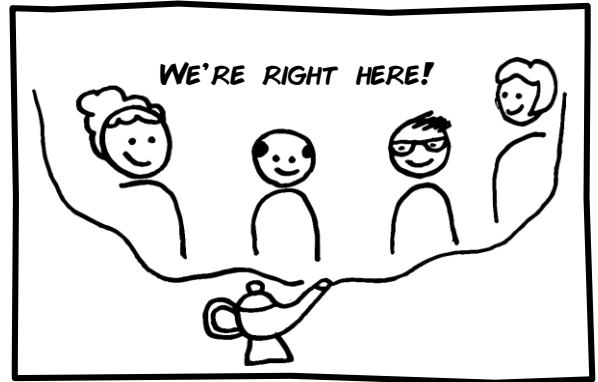
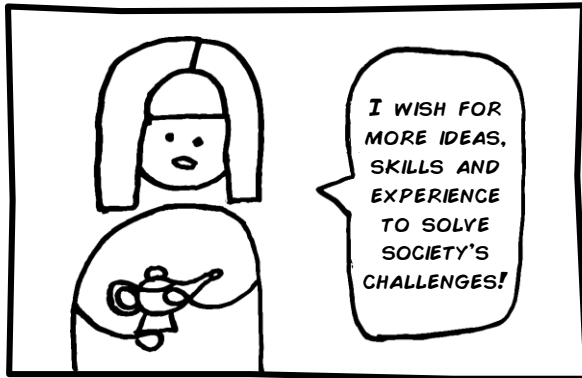
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Contact Shane Mohan at [smohan@deloitte.ie](mailto:smohan@deloitte.ie) to take your ideas further

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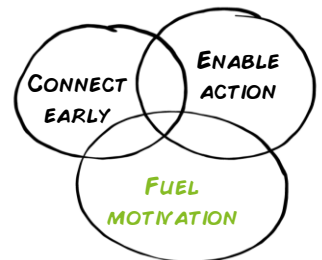
People are different (to state the obvious!) so we need to look to motivate them differently to use their time for social initiatives. There's nothing wrong with looking at "what's in it for me" – and when it comes to rewarding social contribution, Government has lots of options.

A social loyalty card is a tangible and visible incentive. Credits could be accumulated by retirees from their work on social projects. Rewards – discounts, tickets, products – could be provided by city government itself or companies that form part of the ecosystem.

The social loyalty card is for more than just the "what's-in-it-for-me"-ers though. Physical social loyalty card shops could provide an additional forum to spread the messages of civil government. And the visibility of the social loyalty card provides an incentive for those who are motivated by being "part of the club".

**HAVE YOU SEEN THE COLLECTION?**

Just one idea from GovLab's "Fuel Motivation" engagement theme: but there's loads more where this came from!



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