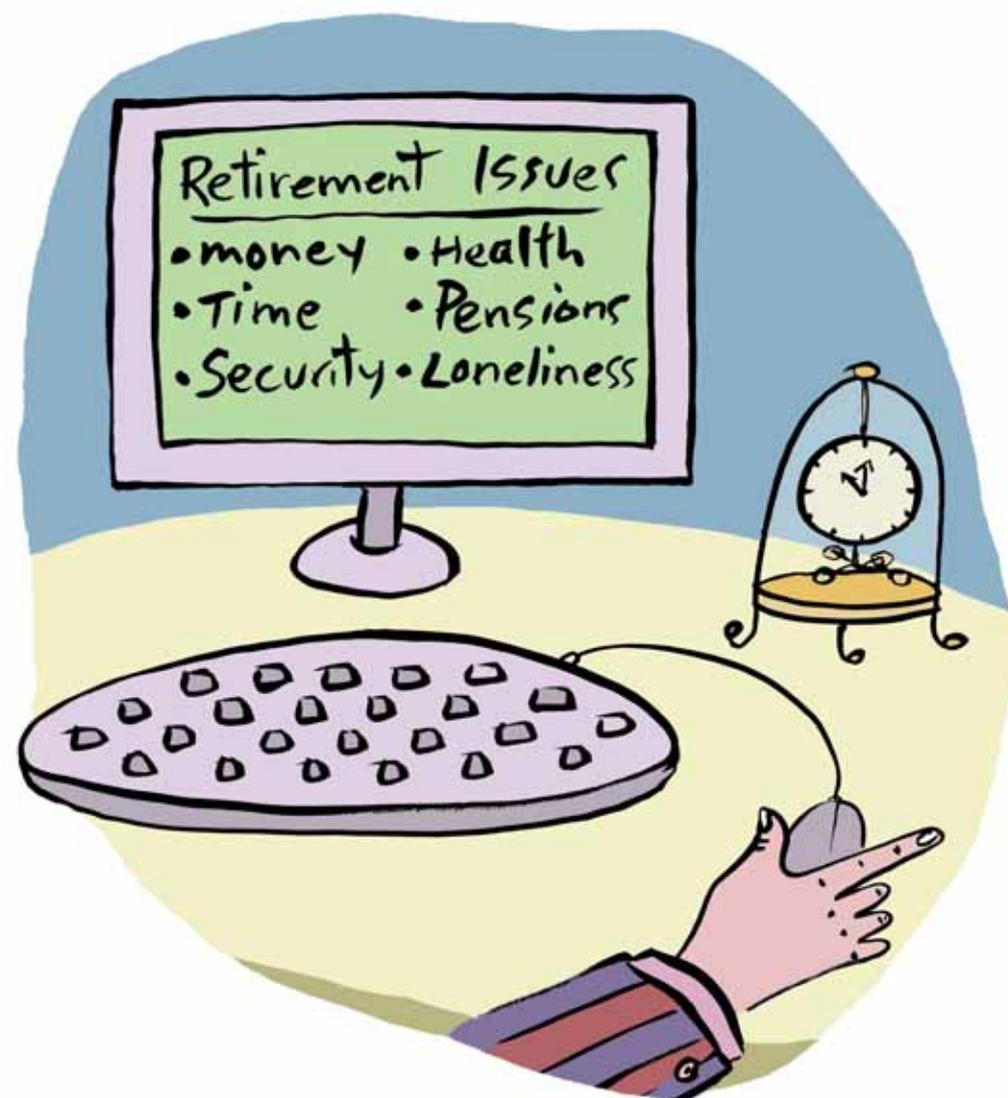


# Using the Internet for...

# Retirement



# Using the Internet for Retirement

by Damien Dullaghan, Limerick County Library.

Lifesteps offers you a range of online and printed guides. Written by staff from Irish public libraries, each guide contains easy to follow, step by step explanations of how to use the Internet to achieve a specific goal or 'life step'.

Lifesteps is an initiative of Irish public libraries, managed by An Chomhairle Leabharlanna and funded by the Department of the Environment, Heritage and Local Government through the Information Society Fund.

For updates, news on the project and for a full listing of all the guides, log on to [www.lifesteps.ie](http://www.lifesteps.ie)

You can contact the Lifesteps team at [lifesteps@librarycouncil.ie](mailto:lifesteps@librarycouncil.ie)

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*Note: words in red appear in the glossary at the end of this module.*

# Introduction

This guide will lead you through five basic steps of retirement. These are:

1. Planning for retirement
2. Finance
3. Entitlements
4. Health
5. Social aspects of retirement

After completing this guide, you will be able to access the available information on the [Internet](#) associated with these headings.

## Why Use the Internet?

- **Easy access to information**

Retirement is a big life step that most of us will experience at some point in our lives. There is a considerable amount of information on retirement available, produced in many forms including leaflets, information packs and books. In recent years, this information has become more widely available on the Internet. Government Departments in particular have made a concerted effort to make relevant information freely available on their [websites](#).

- **Speed of access**

The advantage of using the Internet is that you can access relevant information quickly from your computer. This can save considerable time as you can locate the actual product/information you need in minutes. The purpose of this guide is to lead you through relevant websites to find information on five key areas of retirement.

## What can I find on the Internet?

### **1. Planning retirement:**

There is a vast amount of articles on Retirement available on the Internet. Planning your retirement is very important. There are several Irish websites which can help with retirement planning. These websites deal with both the financial and social aspects of retirement.

### **2. Finance:**

There are many financial packages available for those considering retirement. Almost all Irish financial institutions have details of various products related to retirement. There are many products on the market and it can be difficult to evaluate the various packages. The Irish Financial Services Regulatory Authority has developed a website to help consumers make informed financial decisions in a safe and fair market, with sound financial institutions.

### **3. Entitlements:**

Over the past few years, Government Departments have greatly improved their website designs and content. Traditionally, there has been a perception that information on entitlements has been difficult to understand. However, details on entitlements are now easily accessible on Government websites, such as the Department of Social and Family Affairs and the various Health Service Executive Area websites. There are several national agencies, such as Age and Opportunity, which provide relevant information on entitlements.

### **4. Health:**

There are a vast amount of websites that deal with health related matters. The module 'Health Issues' will deal with these in more detail.

### **5. Social aspects of retirement:**

There are several community groups with websites. The Irish Senior Citizens Parliament, which was founded to provide a lobby group for senior citizens, has a detailed website. There are several national agencies and networks for older people. Most public libraries now have their catalogue of book stock on their websites and many have detailed information on local history, book reviews, etc.

# Need to Know

You will need a basic knowledge of how to use a PC and be familiar with using the Internet.

## Related Guides

### 1. Internet Basics:

This guide covers the basics of using the Internet. It will provide you with step-by-step instructions on using a PC and the Internet.

### 2. Family Health:

This guide focuses on using the Internet to find information on health issues.

## Quick Guide

The following is a quick guide to how the Internet can be utilised for the retired (or those approaching retirement) in Ireland.

### 1. Planning Retirement

The Internet is an excellent resource for planning ahead prior to your retirement. Among the websites that provide useful information for those planning retirement are:

The Retirement Planning Council of Ireland ([www.rpc.ie](http://www.rpc.ie))

Age & Opportunity ([www.olderinireland.ie](http://www.olderinireland.ie))

Hint: To search for other useful Irish websites, use a search engine such as [www.google.ie](http://www.google.ie)

### 2. Finance

Retirement usually results in large change in the financial situation for the individual concerned. The Internet is extremely useful for accessing this aspect of retirement.

The Irish Financial Services Regulatory Authority website ([www.ifsra.ie](http://www.ifsra.ie)) contains detailed information on financial matters.

The Pensions Board website ([www.pensionboard.ie](http://www.pensionboard.ie)) is particularly useful for information on pension schemes and entitlements.

Other relevant websites for this area include [www.pensionsombudsman.ie](http://www.pensionsombudsman.ie) and [www.revenue.ie](http://www.revenue.ie).

The various financial institutions also provide much information on their websites.

### 3. Entitlements

Several Government sponsored websites offer useful advice on the various entitlements available for the retired. These include:

The Department of Social and Family Affairs ([www.welfare.ie](http://www.welfare.ie))

Oasis (Online Access to Services, Information and Support – [www.oasis.gov.ie](http://www.oasis.gov.ie))

Health Boards Websites (e.g. Health Service Executive, Mid-Western Area – [www.mwhb.ie](http://www.mwhb.ie))

Age and Opportunity ([www.olderinireland.ie](http://www.olderinireland.ie))

### 4. Health

Information on health issues for the retired is also widely available on the internet. Among the most relevant sites are:

The Alzheimers Society of Ireland ([www.alzheimer.ie](http://www.alzheimer.ie))

The Arthritis Foundation of Ireland ([www.arthritis-foundation.ie](http://www.arthritis-foundation.ie))

The Irish Cancer Society ([www.cancer.ie](http://www.cancer.ie))

Dementia Services Information and Development Centre ([www.dementia.ie](http://www.dementia.ie))

Please view the related guide 'Family Health' (or our website [www.lifesteps.ie](http://www.lifesteps.ie)) for a more detailed guide to the Internet resources for health resources.

## 5. Social aspects of retirement

Retirement provides individuals with enhanced time to pursue various activities of interest to them. Such activities could include: pursuing education, researching in their local library, or becoming involved in a retirement group.

The following are a selection of websites that may be of interest for this topic:

Age Action Ireland ([www.ageaction.ie](http://www.ageaction.ie))

An Chomhairle Leabharlanna's website ([www.librarycouncil.ie](http://www.librarycouncil.ie) – for links and addresses to local authority library services)

The Third-Age Summerhill Active Retirement Group ([www.thirdage-ireland.com](http://www.thirdage-ireland.com))

The Irish Senior Citizens Parliament ([www.seniors.ie](http://www.seniors.ie))

To view worked examples of how the above websites can be utilised to find information for the retired, or those approaching retirement, please view the Step-by-Step Guide found later in this guide.

## Step-by-Step Guide

This section of the guide is designed to lead you through the various relevant resources on the Internet. You will be shown how to find websites on the Internet. Each of the five headings already outlined will be broken down into worked examples of websites.

### 1. Planning your retirement

As stated earlier in this guide, planning your retirement is very important. There are several websites which deal with preparing to retire. There is both the social and financial change to consider. The Internet is an excellent source for finding out more about these changes. Examples of organisations that help in planning your retirement include:

**The Retirement Planning Council of Ireland** ([www.rpc.ie](http://www.rpc.ie)) is an organisation with charitable status which is supported by private and semi-state bodies. This organisation runs courses for people due to retire. The organisation produces a newsletter that can be received via [email](#).

Courtesy of The Retirement Planning Council of Ireland.



**Age and Opportunity** ([www.olderinireland.ie](http://www.olderinireland.ie)) is a national agency that promotes greater participation by older people in society. There is a section of this website that contains information on hobbies and activities for older people. These include reading groups and arts and culture. Age and Opportunity has forged links with organisations such as the Arts Council and Public Libraries.

There are several Irish websites that contain sections on activities for older people. By using a **search engine** such as [www.google.ie](http://www.google.ie), you will be able to search for more websites.

## 2. Finance



Retirement usually means a change in income. Finance, therefore, is of great importance. The main financial institutions have sections on their website dealing with finance. (Please see example above.) Each site varies, but the advantage of checking these products online is that you can view them from your PC rather than having to visit each institution. However, with such a large amount of information available, it can be difficult to work through the ‘financial language’ of these packages.

To help with this, **The Irish Financial Services Regulatory Authority**, (a Government agency), was established to inform and educate customers on the many financial institutions and packages in Ireland. This agency provides impartial advice on financial matters. The website ([www.ifsra.ie](http://www.ifsra.ie)) contains detailed information on financial matters and is updated on a continual basis.



**The Pensions Board** was set up in 1990 to regulate pension schemes and advise the Minister for Social and Family Affairs on Pensions. The website ([www.pensionsboard.ie](http://www.pensionsboard.ie)) contains a wealth of information on pension schemes and entitlements. There is a detailed **FAQ** section (Frequently Asked Questions) which is very useful. Their leaflets are available on their website in **PDF** Format.

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**The Pensions Ombudsman** investigates and decides complaints and disputes involving occupational pension schemes and Personal Retirement Savings Accounts (PRSAs). He is an impartial Government appointed Ombudsman. The website ([www.pensionsombudsman.ie](http://www.pensionsombudsman.ie)) contains information on grounds for complaint and dispute resolution.

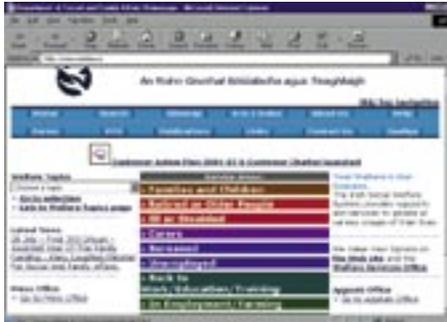


**The Revenue Commissioners** have detailed information on finance and retirement. They have made a concerted effort over the past few years to provide relevant information in an easy to use website. The latest version of their website ([www.revenue.ie](http://www.revenue.ie)) is laid out in a clear manner and has a section for those who are retired. The leaflets produced by the Revenue Commissioners for retired people are available in PDF format on their website.



### 3. Entitlements

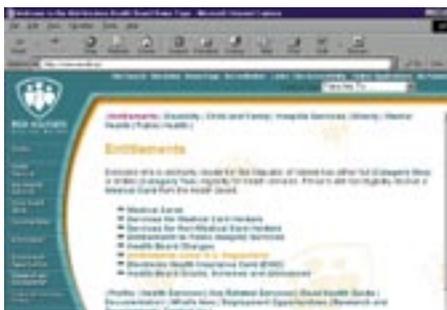
**The Department of Social and Family Affairs** administers most of the entitlements of those who have retired. Traditionally, there has been a perception that information on entitlements was difficult to discover. However, the Department's website ([www.welfare.ie](http://www.welfare.ie)) is very well laid out with a specific section on retired and older people. The leaflets the Department produces are available in PDF format.



The site **Age and Opportunity** ([www.olderinireland.ie](http://www.olderinireland.ie)) mentioned earlier in the guide, contains a comprehensive listing of possible entitlements with links to other sources of information on entitlements.

The **Health Service Executive Area websites** each contain information on entitlements. The Health Service Executive, Mid-Western Area ([www.mwhb.ie](http://www.mwhb.ie)) has a very good section on entitlements.

There are detailed descriptions on various entitlements, including community services, support services and medical entitlements, such as medical cards and the 'flu vaccination. Click on **Services**, then entitlements.



**Oasis (Online Access to Services, Information and Support)** is a Government website which provides information on the social and civil rights of everyone in Ireland. Oasis provides information on a variety of topics, including retirement. There is detailed information on a variety of issues, including legal rights and entitlements. The website ([www.oasis.gov.ie](http://www.oasis.gov.ie)) is easy to use and well laid out.

## 4. Health

The issue of health is a very large subject area. There is a huge amount of content dealing with health issues on the Internet. Because of this, health issues are dealt with in detail in the related guide, 'Family Health'. A brief list of Irish websites with information on health issues for older people can be found below.

VHI Health	<a href="http://www.vhihealth.com">www.vhihealth.com</a>
Bupa	<a href="http://www.bupaireland.com">www.bupaireland.com</a>
The Alzheimers Society of Ireland	<a href="http://www.alzheimer.ie">www.alzheimer.ie</a>
The Arthritis Foundation of Ireland	<a href="http://www.arthritis-foundation.com">www.arthritis-foundation.com</a>
The Irish Heart Foundation	<a href="http://www.irishheart.ie">www.irishheart.ie</a>
The Irish Cancer Society	<a href="http://www.cancer.ie">www.cancer.ie</a>
Dementia Services Information and Development Centre	<a href="http://www.dementia.ie">www.dementia.ie</a>

## 5. Social aspects of retirement

Retirement brings about great change in one's life, most obviously presenting the possibility of greatly increased leisure time. The potential activities available are considerable. These could include:

### Life long learning

**Age Action Ireland** ([www.ageaction.ie](http://www.ageaction.ie)) is Ireland's only independent national network on ageing and older people in Ireland. Age Action has established University of the Third Age (U3A), which is the first national programme aimed at developing educational opportunities for older people. According to the Age Action website, U3A is:

*"(the) University in this context refers to learning for life -- the University of Life as a catalyst for personal development, skill sharing, creativity, and fun. The third age refers to that period of life when individuals are no longer involved in full-time care and parental obligations. University refers to learning co-operatives that involve everyone in both learning and organising".*

The activities in which U3A take part vary from computers to complimentary health.



The public library network in Ireland has over 338 branch libraries in Ireland. There are a variety of services provided by these libraries and include book and AV lending, Internet access, reference and general information services and local studies services. There are 32 Library Services run in Ireland by local authorities throughout the country. Information and links to each of services can be found on An Chomhairle Leabharlanna's website ([www.librarycouncil.ie](http://www.librarycouncil.ie))



### Active retirement

**The Third-Age Summerhill Active Retirement Group** is an Active Retirement Group that was initially established in Summerhill Co. Meath in 1987. They have launched a national website ([www.thirdage-ireland.com](http://www.thirdage-ireland.com)) that contains a web notice board for other groups to post information about up-coming events. It also has details about the Senior Helpline, a helpline for older people run by older people.



**Senior Times** ([www.thirdage.ie](http://www.thirdage.ie)) is an online magazine for older people in Ireland. It is presented in a magazine style web-publication and contains a variety of articles on subjects as diverse as fishing to health and beauty.



## Lobbying Groups

**The Irish Senior Citizens Parliament** is a lobbying group for older people in Ireland. According to its website, the parliament

“is non-party political, non-sectarian and non-profit making. It is an autonomous organisation concerned with promoting the interests of retired and older people”.

The organisation encourages retirement groups to join and has over 80,000 current members. The website ([www.seniors.ie](http://www.seniors.ie)) contains information on policies and procedures for joining.



# Glossary

**Address:** The Uniform Resource Locator, or address, of a web page. Like the phone number of a particular person, this is unique and goes direct to the web page until which it is associated.

**Email:** **(Electronic mail)**  
Email is a service that sends messages across the Internet from one human user to another. Like a letter, email is person-to-person and it stores messages until they are read.

**FAQ's:** **(Frequently Asked Questions)**  
A FAQ is a list of questions and their answers, which are commonly asked. These are published on the website of a product or service, so that the same question is not asked of the supplier, over and over again. A good example of a FAQ, which focuses on web security, is at <http://www.w3.org/Security/Faq/www-security-faq.html>

**Internet:** A large collection of computers, connected together to allow them to share information with one another.

**PC:** Personal computer.

**PDF format:** **(Portable Document Format)**  
A PDF is a type of computer file (in the same way that an MP3 or a Microsoft Word file is a type of file), which is commonly used on the Internet for presenting documents. PDFs are excellent for printing out – a printed PDF generally looks much better than a printed (HTML) Web page. PDFs are thus mainly used for material which the user is expected to print out (such as Government forms, brochures, reports), rather than material which is meant to be viewed online. PDFs require a specific piece of software, a PDF viewer, to be viewed and printed out. By far the most common PDF viewer is Adobe Acrobat, which is available for free online.

**Search engine:** A program running on a web server computer that creates and maintains a directory of web pages on the Internet. The engine has a web page with a form; you type in words describing what you are looking for; the engine looks up its directory and sends back a list of web pages that it thinks will fit your search criteria.

**Website:** A website is a collection of web pages which displays information on a particular topic. Common types of websites include company websites (information about the company), online shops (where you buy goods and services and pay by credit card) and personal websites (where individuals share their interests). A website may consist of just one page of information, but will usually contain several pages, all linked together. All the pages in a website usually share the same 'domain' name. For example, all the pages in the large online shop Amazon have an address (URL) that starts with 'www.amazon.com'.

## Final Notes

As stated in the introduction to this guide, retirement is truly a 'lifestyle'. Although the Internet is a relatively new phenomenon, it has completely changed the way we can access information. This guide has shown how one can gather relevant information to plan and enjoy retirement.

Over the past five or six years, websites have improved enormously. Government departments and local authorities have striven to improve their websites. The results of these efforts have meant that the user has benefited in two ways. The quality and ease of use of the websites have improved greatly. Also, relevance of information has also improved. Similarly, the national networks and agencies have made great improvements in their websites. For example, The Third-Age Summerhill Active Retirement Group has gone from being a small community group to a national presence on the Internet.

This guide has shown you how to find information that is relevant to the topic of retirement. The result of the Internet age is that you can access information that you need in a matter of minutes. We hope that this guide will help you as you begin the lifestyle of retirement.