



Work to live – not live to work.

Practical tips

- Get your priorities right – family, health, then finances.
- Learn to say no.
- Organise a weekly plan to arrange time with your family.
- Break commitments if need be.
- Set an alarm half an hour before your working day is over, and prioritise what needs doing the next day so you can hit the ground running. Otherwise “you spend all day putting out fires and not actually doing your work”, says Gemma.
- Get good, unbroken sleep, whether it’s four or eight hours.
- Do exercise – it reduces cortisol, which decreases stress levels. A brisk walk is a great start to the day and offers a peaceful, meditative state on your own.
- Recreation – play a round of golf, or whatever you enjoy doing.
- Meet up with mates for a chat to avoid dumping on loved ones.
- Take regular holidays.
- Ask your company about work/life balance policies.
- Get a good doctor – and stick with them, even if they are more expensive. Consistency and developing a rapport with one person is key.
- Go for regular health checks before the doctor has to prompt you. Men over 50 should get their weight, blood pressure, cholesterol and prostate checked. For women over 40, pap smears, PR tests and mammograms are essential.

Dating back to the 1970s, the work/life balance concept is hardly new yet few people seem to get it right. There’s no doubt that financial advisers’ lives are getting busier with technology advancing by the minute. Achieving that all-important balance has become increasingly difficult. Here’s everything you need to know, along with some tips on how to make your life easier and more enjoyable – in and out of work.

The knock-on effect

These days we live in an ‘instant response’ society, with technology such as smart phones enabling us to be contactable at any time of the day (and night). Added to this, an increasingly competitive work climate has led to greater workloads and longer work hours for many. With these factors adding up, it’s easy to see how family relationships, work and health can suffer.

Respected Clinical Psychologist Gemma Cribb sees people on a daily basis affected by stress as a result of not getting this balance right. A big problem is that people are not controlling what they can control: “I encourage my clients to ask themselves “what can I alter in my environment?” and “what would actually happen if I didn’t reply to that email?”, she says. She also notes that part of the problem lies in not setting boundaries and overcommitting. Added to this, there’s a bigger expectation for people to work after-hours, including weekends: “The tendency is to make the most of every moment, but then there’s no rest and it’s a self-perpetuating cycle”.

Health impacts

Lack of work/life balance can lead to all kinds of nasty ailments such as insomnia, IBS (Irritable Bowel Syndrome), headaches and neck/shoulder tension and well as malaise, anxiety and loss of concentration. Angry outbursts and a reduction in tolerance are only too common, plus there’s the effect of stress on personal relationships which can result in a loss of libido and intimacy.