

Retirement Travel: Tips for Your Next Adventure



By Julie L. Genjac

For many aging adults, traveling in retirement is a top priority. After decades of work, many dream of exploring new cultures, visiting faraway family and friends, and making unforgettable memories. And while travel can be incredibly rewarding, the process of selecting destinations, coordinating schedules, and planning itineraries can sometimes feel overwhelming. From navigating flight options to booking accommodations and arranging activities, the decisions can quickly add up and become a bit of a headache. Fortunately, we've got some tips to help simplify the process and turn your travel dreams into reality.

1 Create a Budget

Planning for travel in retirement requires a well-thought-out budget to ensure you can enjoy your adventures without compromising your overall savings.

- If traveling is a goal of yours, a financial professional can help you decide on a realistic budget without compromising your overall retirement savings.

- Consider talking to a travel agent as they may be able to help make the most of your travel rewards and plan for unexpected travel expenses.
- If cost is major factor, consider traveling during the offseason when trips are often more affordable and less crowded. Just be aware that depending on the city, some restaurants and attractions may be closed during these "shoulder seasons" so plan accordingly!

2 Get Everyone on the Same Page

When traveling with a group or even just a significant other, it's good to make sure everyone has similar expectations for the trip.

- Do you or anyone you're traveling with have mobility or health concerns that may need to be accommodated? Is your destination accessible for everyone on your trip?
- Are there plans for everyone to enjoy? Is there an expectation that everyone does everything together or is it okay to do your own thing?

- Discuss travel styles and preferences with your travel companions to ensure everyone is on the same page regarding budgets, schedules, and activities to avoid conflicts during the trip.

3 Planning

While the excitement of a trip is undeniable, planning can feel overwhelming.

Here are some tips to get you started:

- First things first, figure out your travel dates. Once you've nailed down when you're leaving and coming back, you can dive into the fun part of planning.
- Check major holidays and if places close on Sundays or Mondays—especially when traveling outside the US.
- Use blogs and review sites like Yelp, Trip Advisor, Going.com, Booking.com, and Reddit to plan your trip and check reviews.
- Don't just use the hotel's own photos and reviews to gain insight on the property, use what others are posting, their comments, their photos.
- Ask AI to help you create an itinerary or for specific dining, travel, and entertainment recommendations.
- Read restaurant reviews and plan ahead; don't expect to get the best table in town by just showing up. Many top-rated restaurants book up months in advance, so make reservations well before you arrive if you want to dine at the best spots.
- Be prepared to guarantee reservations (both dining, hotels and tours) with a credit card and be mindful of cancellation policies to avoid any extra fees.

4 Transportation

When planning your trip, considering various transportation options can improve your travel experience and reduce stress.

- Consider arranging an airport pickup service in advance. It's a huge relief to have a ride waiting instead of dealing with the hassle of finding an Uber or Lyft. While it may be more expensive, the convenience can be worth it.
- Apart from booking business class flights, many international airports have special lanes for seniors. These lanes are usually much shorter and can make travel less stressful.
- If you're looking for more flexibility and are comfortable driving somewhere new, consider renting a car, many car rental agencies even offer senior discounts. If traveling abroad be sure to check to see if you need an international driving permit.
- When using public transportation abroad, check if you need tickets, passes, exact change, or if cards are accepted.
- Book first class train tickets for more space, easy luggage access, and included food and drinks. It can make travel smoother, especially with lots of luggage.
- Before renting a car, check your credit card's insurance benefits. You can often skip the pricey extra insurance and save money on your trip.

5 Be Prepared for the Unexpected

- When preparing for a trip, it's essential to anticipate and plan for unexpected situations to ensure a smooth and stress-free experience.
- Keep track of your prepaid expenses and those due upon arrival. For certain activities, a credit card may be required to secure your spot, potentially incurring cancellation fees. Jotting down these details can help you avoid unexpected charges.
- It's a good idea to have some local currency on hand when traveling abroad. It can help provide a safety net for unexpected expenses, ensure that you can handle emergencies, and allow you to navigate situations where cards might not be accepted.



- Let your bank know you're traveling, even domestically. You can do this online, via your bank app, or by phone to avoid your account being frozen for suspicious activity.
- Consider travel insurance, as it can protect you in case of trip cancellations, travel delays, baggage loss, and medical emergencies. Many credit cards offer similar coverage options, so be sure to check if you already have these benefits available.

6 Lean on Experts

For those who may not love the planning part of travel, there are experts out there who can help.

- If your hotel has a concierge, definitely use them! They can help with sightseeing, transportation, restaurants, and more. For trip planning, you can email them directly—just check the hotel's website for their contact info.
- A local tour guide can make travel more enjoyable for retirees by sharing deeper knowledge about the destination, including history, culture, and hidden gems. They can also customize the tour to suit the travelers' interests and abilities, ensuring a stress-free experience.

"What if I'm Not Up for All This Planning?"

If planning trips isn't your thing, a travel agent can help. They're experts at organizing trips and getting the most for your budget, so you're not stuck thinking, "I didn't realize this would be so expensive!"

They also know the best spots for couples, friends, and families and can find activities to keep everyone happy, no matter their age. This can help you avoid the disappointment of a costly trip that doesn't live up to expectations.

And if your flight gets canceled or delayed, don't stress—just call your travel agent. They can quickly rebook or get refunds, saving you the hassle.

To Summarize

Traveling in retirement is a top priority for many Americans, but high costs and planning complexities can be daunting. Establishing trip guidelines, using online planning, and leaning on experts can make your travel experience smoother and more enjoyable.

Next Step

Chat with your financial professional about not just planning your next adventure, but also setting an annual travel budget. This way, you can enjoy your trips without compromising your retirement savings.



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Julie engages and educates financial professionals and their clients about emerging opportunities in financial services. These opportunities range from practice management and team dynamics to anticipating and preparing for long-term demographic and lifestyle changes. Julie is also the co-host of the Hartford Funds Human-centric Investing Podcast, which features conversations with thought leaders from inside and outside the financial services industry.

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