



Retirement

Health & Happiness



It's not just about money.

It takes more than money to enjoy a successful retirement. Research suggests that people who practice an emotionally and physically healthy lifestyle are more likely to experience a longer, happier life.^{1,2} That's why it is helpful to think about investing as much time in building your nonfinancial plan as you do building your retirement nest egg.

Prepare emotionally.

Pre-retirees have many emotional concerns and it's normal to wonder how to deal with those. They may ask themselves questions like:

- ▶ Who am I once I stop working?
- ▶ What am I going to do with all my extra time?
- ▶ Will I be lonely?

Dealing with these concerns really falls into answering two questions: "How do I make sure that I am emotionally healthy in retirement?" and "How do I make sure that I remain physically active in retirement?"

This guide is a resource to help you address those concerns.



Did You Know?

- Preparing for retirement requires dealing with emotional challenges and not just financial challenges.

What Can You Do?

Stay Socially Connected	p. 3
Pursue Your Passion	p. 4
Stay Active	p. 5
Eat Healthy	p. 6

How do I stay emotionally healthy?

Stay Socially Connected

Many of us develop meaningful relationships at work, but when we leave employment we may lose those connections. Despite social media, about one-third of retirees experience a loss of social engagement in retirement.³ Lack of social involvement can lead to loneliness, which in turn can lead to poor health or depression.⁴

TIPS TO MAKE IT WORK

Connect with others in a way that works for you. Consider these suggestions:



Looking for an opportunity to connect with others who share your interests?

Join a club, association, or religious organization.



Still want to work, but on your terms?

Find part-time work.
Consider working as a consultant.



Ready to let go of your empty nest?

Consider moving closer to family or friends.



Don't want to relocate, but don't want to live alone?

Get a roommate or a pet.



Did You Know?

- Retirement increases your risk of clinical depression by 40%.⁵
- Women tend to have stronger social networks than men, which may contribute to longer, healthier lives.

Helpful Resources

- Find others who share your interests: www.meetup.com
- Job opportunities for ages 50+: www.workforce50.com
- Pet adoption: www.petfinder.com



How do I stay emotionally healthy?

Pursue Your Passion

Some people find their life's calling in their work, while others find their work getting in the way of their life's calling.

TIPS TO MAKE IT WORK

Life is more fun when you do more of what you love to do. Here are ways to make that a reality:



Glad to spend your time giving back?

Volunteer.



Want to make change happen in your community?

Become a community organizer.



Interested in using your leadership skills to make an impact?

Join a professional organization or sit on the board of a not-for-profit organization.



Need to feel you are living a purposeful life?

Engage in a meaningful activity/hobby.



Excited to try something new?

Learn a new skill or trade.

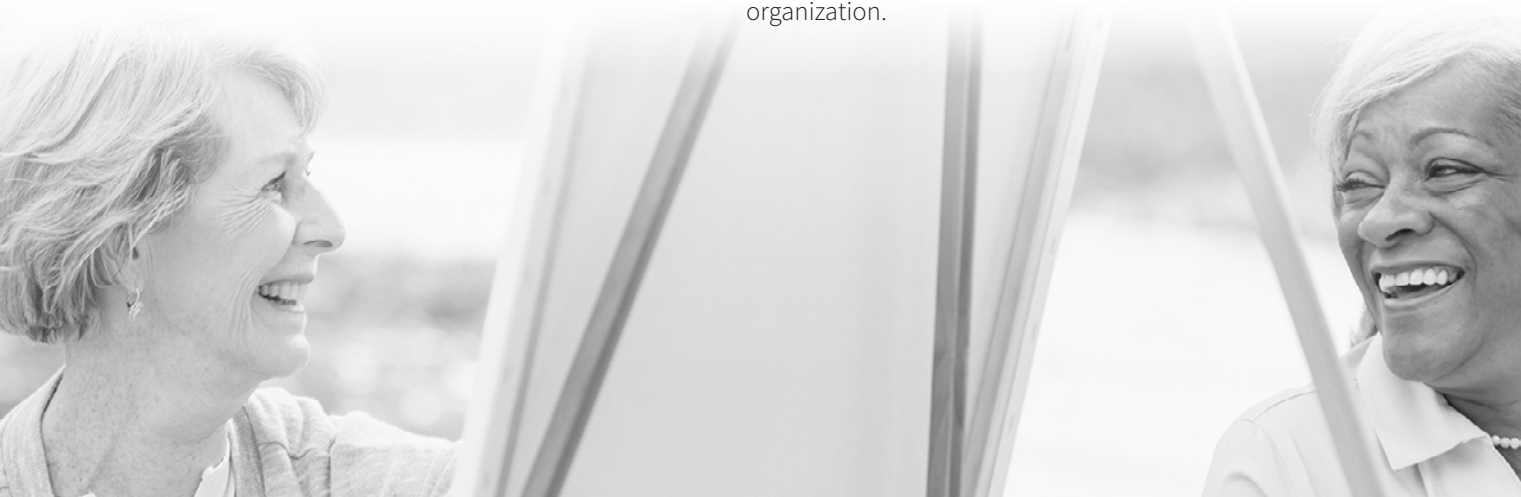


Did You Know?

- Retirees contribute nearly half of the total volunteer hours in the U.S.⁶

Helpful Resources

- Volunteer in your area: www.volunteermatch.org
- Help for small business owners: www.score.org
- Living with purpose: lifereimagined.aarp.org



How do I maintain a physically healthy lifestyle?

Stay Active

People that engage in light intensity activity reduce their risk of developing disability later in life,¹ yet activity levels tend to drop after retirement.⁷ Find ways to remain physically active in retirement.

TIPS TO MAKE IT WORK

You don't have to be a triathlete to stay active. Any of these activities can help:



Do you have a green thumb?

Tackle yard work or tend to a garden.



Prefer a group setting?

Join a gym or yoga class.



Need to be outdoors?

Walk, jog, or ride a bike.



Still not sure?

Get involved in recreational activities that you enjoy.



Did You Know?

- Each hour you spend sitting down and watching TV after age 25 could deduct 22 minutes from your life expectancy.⁸

Helpful Resources

- Keeping a garden: www.finegardening.com
- Technology to track physical activity: www.fitbit.com
- Local recreation: www.ymca.net

How do I maintain a physically healthy lifestyle?

Eat Healthy

Healthy eating has been linked to increased longevity, lower risk of heart disease, and protection against memory loss, but despite the benefits of a healthy diet, most retirees will maintain similar or less healthy eating habits in retirement.⁹ Be intentional about having better eating habits.

TIPS TO MAKE IT WORK

Eating healthy doesn't have to be complicated. Here are some ideas to keep it simple:



Eat fresh, non-processed foods.



When eating out, opt for lighter items on the menu.



Increase portions of fish, lean meats, fruits and vegetables.



Reduce fat, salt and sugar intake.



Did You Know?

- A diet rich in fruits, vegetables, nuts, and healthy fats like olive oil may explain why people who live beyond age 100 are commonly found in the Mediterranean.

Helpful Resources

- Healthy foods: www.pinterest.com/explore/healthy-food
- Healthy cooking & recipes: www.eatingwell.com
- Calorie counter app: www.myfitnesspal.com



You don't have to do it alone.

Just like financial preparation, your emotional and physical preparation doesn't have to be done alone.

Reach out to experts in your area like counselors, clergy, physical trainers, dieticians, etc. Check with your employer to see what options may be available through an Employee Assistance Program (EAP).

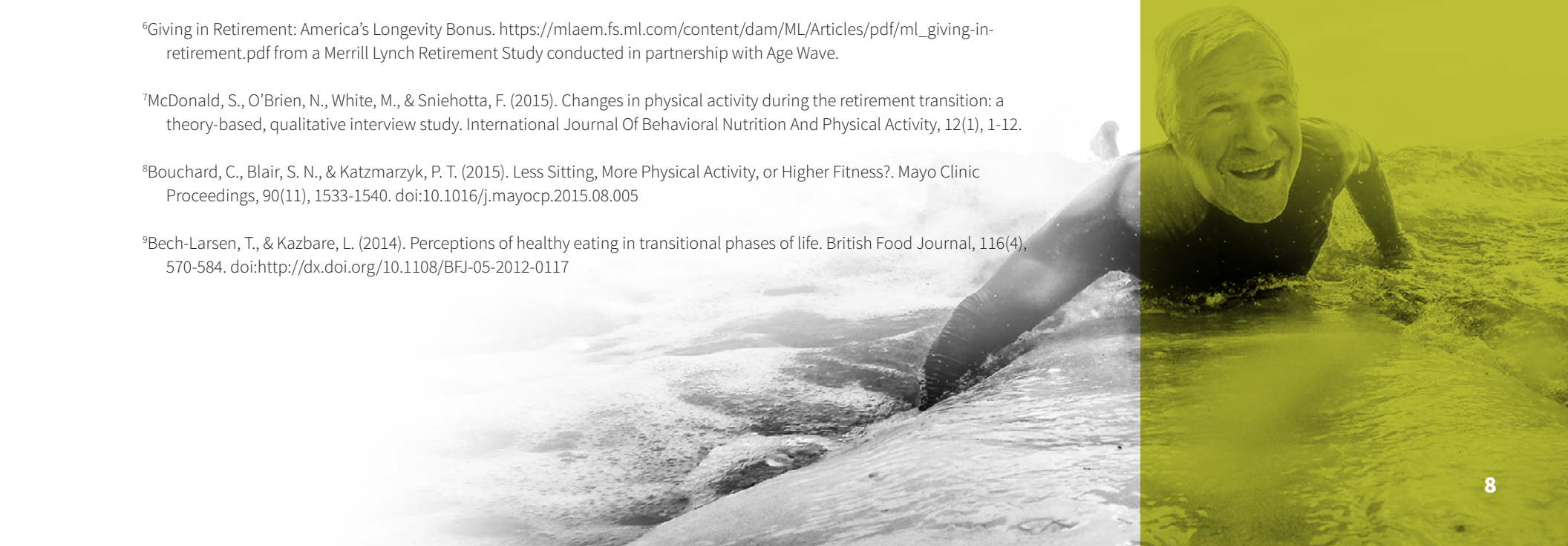
Whatever your concerns are about retirement, make sure that you address them and have a plan to tackle them one bite at a time. Think about what you want out of retirement, write out your plan to get there, and implement small changes before you retire.

Enjoy the journey, taking care of your emotional and physical being along the way.



References

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