



*“If you believe that achievement ends with retirement, you will slowly fade away. First of all, keeping the mind active is one way to prolong your life and to enjoy life to its fullest for as long as possible.” ~Byron Pulsifer*

## **Tips for Staying Active in Retirement**

When most people think about retirement, they envision a life of freedom. From traveling the world to spending time with grandchildren, everyone's goals for their golden years are different.

No matter your dreams, lasting health will help you enjoy your future. In a recent survey, 81% of retirees said good health is most important for having a happy retirement.[1] Unfortunately, many people aged 65 and older face health challenges, including obesity, hypertension, and depression.[2] In fact, a couple retiring in 2017 may need \$275,000 to cover their healthcare costs.[3]

Getting older doesn't have to mean declining wellness. Take steps now to preserve your health, and you may be better able to enjoy life after your career. Start with these tips to stay physically and mentally active in retirement:

### **1. Physical Activity**

Physical activity can bring many benefits, including helping to delay some diseases and reduce symptoms of depression.[4] The National Institutes on

Aging (NIA) emphasizes the importance of exercise and recommends that people complete all of the following types of activities:

- **Endurance:** Any exercise that makes you breathe hard helps you build your energy. The NIA recommends getting 30 minutes of endurance exercise on most or all days.[5]
- **Strength:** Lifting or pushing weights builds stronger muscles, which can improve many aspects of your daily life and help you stay independent.[6]
- **Balance:** Honing your balance can help keep you from suffering fall-related injuries and disabilities.[7]
- **Flexibility:** Stretching can help you to keep up with physical tasks, such as taking items off tall shelves.[8]

## 2. Mental Activity

Staying mentally sharp in retirement is just as important as maintaining physical fitness. A recent survey showed that retirees fear Alzheimer's and dementia more than any other major disease.[9] Thankfully, research has found that a number of habits can help you improve and protect your memory.

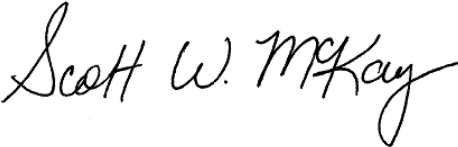
- **Learn new skills or information:** When you're working, your job can keep you mentally active. But in retirement, you may need to seek new ways to stimulate learning. Consider taking up a hobby or gaining a new skill to help increase your memory.
- **Use your brain efficiently:** Rather than spending energy on unnecessary tasks, like searching for your keys or trying to remember an event's time, make routine information easy to access. For example, always keep your keys in the same spot and keep a written calendar with all of your events and appointments. Doing so will free your brain to focus on new information or remember important details.[10]
- **Stay socially engaged:** Research suggests that strong social engagements may keep your cognitive abilities in shape. In other words, participating in social activities is not only fun and fulfilling - but it can also help you keep your memory strong.[11] Whether you like to volunteer, have dinner with friends, visit your family, or anywhere in between, making your social life a priority is good for your health.

- **Ignore aging myths:** Negative stereotypes about memory and aging aren't just insulting - they can also hurt how well people perform memory tasks. Instead of buying into rumors, feel confident that you are able to improve your memory and then take proactive steps to do so (like the ones we've outlined in this letter).[12]

Staying mentally and physically focused matters in retirement. After all, you're not just ending your career - you're starting a new chapter in life that you deserve to enjoy fully.

If you have any questions about how to prepare for retirement or your financial health, we are always here to talk.

Kind Regards,



**Scott W. McKay CFP®, ChFEBC<sup>SM</sup>**  
Financial Planner

4Points Planning  
10501 North Central Expressway Suite 300  
Dallas, TX 75231  
Phone: [214-390-9505](tel:214-390-9505)  
Fax: [888-400-3824](tel:888-400-3824)  
[www.4pointsplanning.com](http://www.4pointsplanning.com)

Securities offered through Securities America, Inc., Member FINRA/SIPC. Advisory Services offered through Securities America Advisors, Inc. 4Points Planning and Securities America are unaffiliated. Insurance products issued through many fine carriers.

These are the views of Platinum Advisor Marketing Strategies, LLC, and not necessarily those of Scott McKay or Securities America, Inc and should not be construed as investment advice. Neither Scott McKay nor Securities America, Inc gives tax or legal advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy. Please consult your financial advisor for further information.

We have not independently verified the information available through the following links. The links are provided to you as a matter of interest. We make no claim as to their accuracy or reliability.

Opinions expressed are subject to change without notice and are not intended as investment advice or to predict future performance.

[1] [mlaem.fs.ml.com/content/dam/ML/Articles/pdf/ML\\_Finance-Study-Report\\_2017.pdf](http://mlaem.fs.ml.com/content/dam/ML/Articles/pdf/ML_Finance-Study-Report_2017.pdf)

[2] [www.cdc.gov/nchs/fastats/older-american-health.htm](http://www.cdc.gov/nchs/fastats/older-american-health.htm)

[3] [money.cnn.com/2017/08/24/retirement/health-care-cost-retirement/index.html](http://money.cnn.com/2017/08/24/retirement/health-care-cost-retirement/index.html)

[4] [www.nia.nih.gov/health/exercise-and-physical-activity-getting-fit-life](http://www.nia.nih.gov/health/exercise-and-physical-activity-getting-fit-life)

[5] [www.nia.nih.gov/health/exercise-and-physical-activity-getting-fit-life](http://www.nia.nih.gov/health/exercise-and-physical-activity-getting-fit-life)

[6] [go4life.nia.nih.gov/exercises/strength](http://go4life.nia.nih.gov/exercises/strength)

[7] [go4life.nia.nih.gov/exercises/balance](http://go4life.nia.nih.gov/exercises/balance)

[8] [go4life.nia.nih.gov/exercises/flexibility](http://go4life.nia.nih.gov/exercises/flexibility)

[9] [mlaem.fs.ml.com/content/dam/ML/Articles/pdf/ML\\_Finance-Study-Report\\_2017.pdf](http://mlaem.fs.ml.com/content/dam/ML/Articles/pdf/ML_Finance-Study-Report_2017.pdf)

[10] [www.health.harvard.edu/healthbeat/6-simple-steps-to-keep-your-mind-sharp-at-any-age](http://www.health.harvard.edu/healthbeat/6-simple-steps-to-keep-your-mind-sharp-at-any-age)

[11] [www.nia.nih.gov/news/superagers-show-possible-new-link-between-social-engagement-cognitive-health](http://www.nia.nih.gov/news/superagers-show-possible-new-link-between-social-engagement-cognitive-health)

[12] [www.health.harvard.edu/healthbeat/6-simple-steps-to-keep-your-mind-sharp-at-any-age](http://www.health.harvard.edu/healthbeat/6-simple-steps-to-keep-your-mind-sharp-at-any-age)