

Invest in Your Health

- GUIDE -



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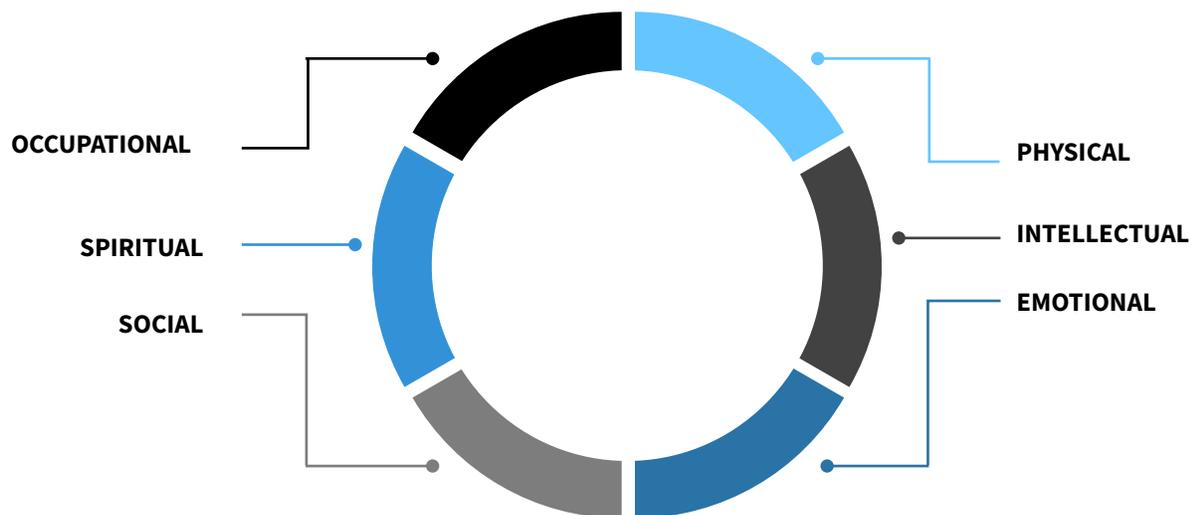
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When it comes to retirement, there is no greater investment you can make than an investment in your health.

The average length of retirement is now 18 years. Little steps you take today can help make these retirement years more fulfilling.

Investing in your health is about more than your physical health. Research has shown that overall wellness contributes greatly to the quality of your life now and in retirement.

There are six areas you should invest in now to improve your retirement:



“If you haven’t got your health, then you haven’t got anything.”

—INIGO MONTOYA - THE PRINCESS BRIDE

PHYSICAL

Your physical health is what most of us think about when we think of “health.” Actions you can do now to invest in your physical health include:

- ▶ Learn how to **eat healthily and drink more water**. We’ve all been told to “eat a balanced diet,” but most of us never learned how. Take a class on nutrition and understand how your body interacts with the foods you eat.
- ▶ Find **physical activities** you enjoy. “Exercise regularly” sounds like a chore. Instead, take the time to find activities you enjoy and can do into retirement.
- ▶ **Stretch** every day. This is something most of us don’t do. Yoga is a great stretching activity. Don’t want to look silly in a yoga class? iPad apps will show you how you can do it in private. Another option is to get a foam roller. Here’s a [video](#) on how to use one.

- ▶ Get regular **physical check-ups**. Catching and dealing with physical issues early is a key to staying active.

INTELLECTUAL

What will you occupy your mind with during your retirement? Becoming a life-long learner is an essential part of living well during retirement. A life-long learner challenges their mind with new skills, ideas and experiences. Resources to help keep your mind engaged in new challenges include:

- ▶ Expose yourself to **new experiences**.
- ▶ **Play brain games**. Recent research has shown that brain games help keep your mind agile. One of the most popular is Lumosity.
- ▶ **Extended education departments** at nearby universities. Most universities have vibrant adult education programs with a wide variety of courses.
- ▶ **Learn new skills** on YouTube. YouTube videos can teach you practically anything: juggling, auto repair, knitting, magic, and much more.

EMOTIONAL

Emotional wellness focuses on how we understand and manage our feelings. The emotional challenges of aging are many. How you manage through them has a great impact on the quality of your retirement.

- ▶ Keep a **gratitude journal**. Studies have shown that fostering a habit of gratitude is a key to happiness. Keeping a gratitude journal daily helps you focus on the good in your life.
- ▶ Learn to **manage stress**. The American Heart Association has [these suggestions](#).
- ▶ Get **physical contact** daily. Humans crave contact. Hold hands, hug or kiss daily. Get a massage regularly. Find ways to stay physically connected.
- ▶ Like physical contact, humans crave interaction. Proactively **maintain and build strong friendships** by holding parties, joining a book club, or participating in a study group.

SOCIAL

It is important that you build and maintain positive social connections throughout retirement.

- ▶ **Volunteer**. In every community, organizations need your help. Pitch in and work with others to make a better community. Organizations like VolunteerMatch.org can help.

- ▶ Establish **game nights** with friends and family. Having fun with family and friends keeps you connected. Be the organizer and bring people together.
- ▶ Coach a sport or activity. **Teach your skills** to others.
- ▶ Join a **book club**. Book clubs are wonderful ways to connect with like-minded people and develop friendships. Find a club that focuses on topics you're interested in. Websites like bookclub.meetup.com can help you find one.

SPIRITUAL

- ▶ Deepen your **spiritual commitment**. Explore the meaning of your life, nurture your spiritual commitment and examine the depth of your faith.
- ▶ Spend time with **nature**. Explore and connect with the world around you by walking, hiking and exploring the outdoors.
- ▶ Practice **meditation**. Meditation allows you to focus and calm your inner voice. This lowers stress, gives you more focus and helps you sleep better.
- ▶ Practice **forgiveness**. Robert Mulle said, "To forgive is the highest, most beautiful form of love. In return, you receive untold peace and happiness."

OCCUPATIONAL

- ▶ Explore your **talents**. Even in retirement, it is essential to explore and expand your talents. Now is the time to develop your hobbies and interest.
- ▶ **Mentor** others. Mentoring others can give you immense satisfaction and allow you to give back to your profession and the next generation. There are many resources to help you become a mentor—for example, mentoring.org.
- ▶ **Share your knowledge**. Today it is easier than ever to share your knowledge and connect with people who have similar interests. Start a blog, create instructional videos, or host webinars to share your knowledge.
- ▶ **Work part-time**. Retiring does not mean that you can't work. Many retirees find that retirement allows them to work on their own terms, doing something they enjoy. And the extra income is always a plus.

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- Margaret, RRC Member

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