



Good Health—Your Greatest Retirement Asset

Retirement is not just about having enough money to live comfortably; it is also about achieving and maintaining a healthy lifestyle. Therefore, the greatest investment you can make is in your health. When planning for retirement, periodically re-evaluate your health insurance plans to make sure you have sufficient coverage for your current—and future needs. Most importantly, take care of yourself—and make your health a priority.

As with any aspect of retirement planning, the sooner you start taking care of yourself, the greater the rewards will be later in life. Consider the following tips:

- **Exercise regularly.** According to the National Institute on Aging, people of every age benefit significantly from engaging in a regular exercise program. With the approval of a doctor, begin (or continue) an exercise program.
- **Maintain a healthy diet.** Eating a balanced, nutritious diet will help you stay fit and healthy. If you need guidance, speak to a doctor, nutritionist or dietitian who can help.
- **Manage Stress.** Stress can take a toll on your body causing illness, psychological problems, irritability, mood swings and/or fatigue. Invest in a stress reduction program now and you'll reap the rewards later.

Active Retirement Living

For most people, retirement means having more free time. What people choose to do with that free time varies greatly; but staying active is an important part of anyone's retirement plan. Here are some things to consider:

- **Get a new job.** Venturing into a new career or job market can bring new and exciting challenges and opportunities—not to mention extra income. If you are interested in working, network with former colleagues and/or clients, check the classified ads, or visit an employment/placement agency. *Note*—Your Social Security benefits and/or company-sponsored retirement benefits (if applicable) may be reduced while you are working.
- **Start your own business.** Turn a hobby—like wood-working or needle-point—into a business. Consider freelance work, become a consultant or open a retail store.
- **Take a course.** Learn a new language, acquire a skill, or further your education by enrolling in courses at colleges or business schools, community or senior centers. A number of colleges also offer “distance learning” courses that can be completed from home.
- **Teach a course.** Use your job experience and/or knowledge to educate others. Teach a community course, give lectures on your area of expertise, help out in the local school systems.



- **Travel.** Visit friends, travel to new destinations, or join a travel group. Some travel clubs are specifically geared toward seniors and offer discounts. Organizations such as senior centers or religious groups often sponsor day trips or even more extensive travel opportunities, such as cruises or tours to foreign countries.
- **Move to a new destination.** Move to a warmer climate or favorite resort destination where you can enjoy favorite hobbies, sports and/or outdoor activities all year round (e.g., golf, tennis, fishing, hiking, skiing, etc.). In addition to private homes and condominiums, there are many desirable retirement communities in the nation.
- **Volunteer.** Spend some of your free time helping others; numerous organizations need your services.
- **Get involved.** Meet new people and become active in your community. Many religious or community centers offer activities, exercise classes and educational courses.

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