



# 6 SECRETS TO A HAPPY RETIREMENT

Once you have the “money stuff” figured out for retirement, your next job is to choose how you’ll spend all your newfound free time.

**Did you know that when you retire, you will get back 2,000 hours a year that you used to spend working? How will you spend that extra time?**

**If you're not sure what your new daily routine in retirement will look like, you're in good company. Many people dream of days of leisure, travel and, perhaps, golf, but few actually make a plan for their retirement happiness.**

**Below, we've compiled six secrets to a happy retirement, so you can start making your plan for a retirement well-lived.**

## GOOD HEALTH

You've worked hard to earn a paycheck and save for retirement. Now, it's time to use your hard-earned savings to focus on your health and happiness — including regular exercise and healthy food.

To socialize and stay in shape, start a walking club, take a fitness class for older adults or do an online exercise program with friends. (Be sure to talk with your doctor before starting any exercise program.) When shopping, consider spending a little more money on fresh produce and foods that are low in sugar, fat and salt.

Retirees who make it a priority to live a long, healthy and active life in retirement are often much happier than their more sedentary counterparts. Even modest increases in physical activity can make a big difference in reducing your risk of cardiovascular disease, cancer, obesity and diabetes, and premature death.<sup>1</sup>

### KEY TAKEAWAYS

**To enjoy your wealth, you need your health. Stay active — mentally, physically and socially — to enjoy your retirement years to the fullest.**



## 2 COMPANIONSHIP

Humans are hard-wired for connection. Even the most introverted among us crave some form of companionship with people (and, often, with four-legged friends).

But when you retire, the natural social connections you had at your job no longer exist, which is why you need to create a new social network.

Reach out to neighbors or others who share a common interest, such as playing golf, gardening, volunteering in the community or making art. Or, get to know the people who hang out at your local dog park or animal-rescue organization.

If you're feeling isolated, consider "reverse retirement" and go back to work full or part time. According to a recent Transamerica study, nearly 70% of baby boomers (born between 1946 and 1964) either expect to or already work past age 65 — or do not plan to retire at all.<sup>2</sup>



### KEY TAKEAWAYS

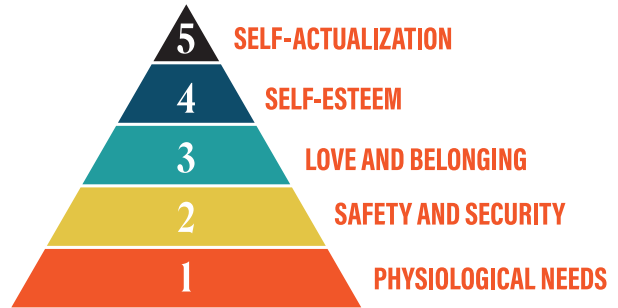
**Schedule regular time to connect with family and friends in person, by phone or via video chat. If isolation is getting to you, consider going back to work or becoming a volunteer.**

# 3

## A SENSE OF PURPOSE

Retirees with a clear sense of purpose live longer. A study published in 2019 shows that Americans between the ages of 51 and 61 without a strong life purpose were more than twice as likely to die early as those who said they had a strong life purpose.<sup>3</sup>

The highest level on Maslow's Hierarchy of Needs is self-actualization, or being the most you can be. Realizing your full potential may also involve helping others, to give back to your community or to society as a whole. If you don't have a strong sense of meaning to drive you in retirement, it's important to find it!



### KEY TAKEAWAYS

**Think about what you are called to do in retirement. What dreams have you delayed? Read books or listen to podcasts for inspiration. Or, consider volunteering. Maybe you could deliver groceries to a food pantry or call seniors who are stuck at home.**

# 4

## A GRATEFUL SPIRIT

Instead of focusing on accumulating more "stuff" in retirement, concentrate on being grateful for all of the things you already have.

To develop an "attitude of gratitude," keep a gratitude journal and add to it daily. Some people use the alphabet, writing down the people, things or conditions they're thankful for that start with the letter A, then B and so on. (If you can think of something for all 26 letters, you're a gratitude rock star!) Others meditate while visualizing the people and situations they appreciate.

### KEY TAKEAWAYS

**Stay positive, find ways to laugh and surround yourself with optimistic people. Another suggestion: Take a break from the news and focus on the good things happening in your life. If you need extra support during a tough season, reach out to a trusted friend, family member or mental health professional.**



# 5

## CONTINUOUS LEARNING

Learning is a lifelong journey and something that is scientifically proven to help slow the onset of cognitive decline. The great news is that brainy activities may help build up your brain — and may even help the brain generate new cells!<sup>4</sup>

According to a recent study, 41% of people who plan to work after age 65 say working “keeps my brain alert,” while nearly one-third say work provides “a sense of purpose.”<sup>5</sup> Other retirees find their mental stimulation in hobbies or acquiring a new skill, such as learning a new language.

## KEY TAKEAWAYS

**Build brain connections by reading, playing chess or writing your life story. Other ideas include taking a class online, picking up a sport (yoga and tai chi count!) or volunteering for a project that forces you outside your comfort zone.**

# 6

## A PASSION FOR ADVENTURE

Most of us long for adventure, to discover what's next and explore new worlds and ideas. On the flip side, feeling like there's nothing left to do in life can lead to disappointment and depression.

Create a bucket list and start checking things off, one at a time. Volunteer to mentor students online or organize a donation drive. (You could clear out some clutter while you're at it to simplify your life!)

### KEY TAKEAWAYS

**You've saved for retirement your whole life. Make the most of the increased freedom you have to go where you want to go, at your own pace. Explore the great outdoors, learn about new cultures or research your family history. You might even want to take day trips to new sights or rent an RV.**



## LIVE WELL. RETIRE WELL.

The last thing you want to do is wake up that first morning of retirement and think, “Uh-oh, now what?”

Start thinking of ideas for your new routine in retirement, and give yourself plenty of reasons to wake up ready to live life to the fullest. Your retired self will thank you for it.

If you'd like to make sure you're financially on track for retirement, contact us for a no-obligation pre-retirement review. We'll be glad to talk through ways to help you retire happy!



<sup>1</sup> United Health Foundation. 2020. “America’s Health Rankings: Physical Inactivity – Ages 65+.” [https://www.americashealthrankings.org/explore/senior/measure/physical\\_inactivity\\_sr/state/ALL](https://www.americashealthrankings.org/explore/senior/measure/physical_inactivity_sr/state/ALL). Accessed Sept. 23, 2021.

<sup>2</sup> Transamerica Center for Retirement Studies. May 2020. “Retirement Security Amid COVID-19: The Outlook of Three Generations.” [https://transamericacenter.org/docs/default-source/retirement-survey-of-workers/tcrs2020\\_sr\\_retirement\\_security\\_amid\\_covid-19.pdf](https://transamericacenter.org/docs/default-source/retirement-survey-of-workers/tcrs2020_sr_retirement_security_amid_covid-19.pdf). Accessed Sept. 23, 2021.

<sup>3</sup> JAMA Network Open. May 24, 2019. “Association Between Life Purpose and Mortality Among US Adults Older Than 50 Years.” [https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2734064?utm\\_source=For\\_The\\_Media&utm\\_medium=referral&utm\\_campaign=ftm\\_links&utm\\_term=052419](https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2734064?utm_source=For_The_Media&utm_medium=referral&utm_campaign=ftm_links&utm_term=052419). Accessed Sept. 23, 2021.

<sup>4</sup> Harvard Health Publishing. Jan. 29, 2020. “12 Ways to Keep Your Brain Young.” <https://www.health.harvard.edu/mind-and-mood/12-ways-to-keep-your-brain-young>. Accessed Oct. 29, 2021.

<sup>5</sup> Transamerica Center for Retirement Studies. September 2020. “Retirees and Retirement Amid COVID-19.” [https://www.transamericacenter.org/docs/default-source/retirees-survey/tcrs2020\\_sr\\_retiree-retirement-amid-covid19.pdf](https://www.transamericacenter.org/docs/default-source/retirees-survey/tcrs2020_sr_retiree-retirement-amid-covid19.pdf). Accessed Sept. 23, 2021.



*A FINANCIAL FLIGHT PLAN FOR YOUR PLANNED DESTINATION*

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