



# Health and Wellness - IN RETIREMENT -

We all want to be healthy in retirement. Recent statistics from the Sun Life Canadian Health Index found that although more than 66% of people claimed that health issues during retirement was a major concern, only 22% felt prepared for added health costs based on their retirement savings plan.

**47%**

**WORRY ABOUT NEEDING  
MORE CARE THAN THEY  
HAVE MONEY FOR**

**45%**

**ARE CONCERNED THAT  
THEY WILL OUTLIVE  
THEIR SAVINGS**

**25%**

**SAID THAT A MAJOR HEALTH  
EVENT COULD GREATLY REDUCE  
OR WIPE OUT THEIR SAVINGS**

## WHAT ARE YOUR OPTIONS?

You can start saving more for unexpected upsets in life, or you can start living a healthier lifestyle today. Even better, you can do both. Although not everyone is able to save more, we all have the option to take care of ourselves and strive to maintain a healthy life. It's not a government mandate or something a financial planner can make you do; rather, it is something you must spearhead.

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### 1. SEE YOUR DOCTOR.

Start here first. Regardless of how you feel right now, getting a checkup is the best way to know where you are at physically, thus giving you a benchmark to better assess where you need to be. It is also important to determine your personal baselines. Should something change with your health, knowing how quickly and dramatically the change is occurring can influence diagnosis and successful treatment. Below is a table showing important screenings and who should get them:

	MEN	WOMEN
<b>DIABETES SCREENING</b> Diabetes increases your risk for other health problems. Your risk for this can increase with age.	X	X
<b>VISION SCREENING</b> Not only will this measure your eyesight, but can also find early signs of glaucoma and dementia.	X	X
<b>CARDIOVASCULAR SCREENING</b> A good way to check your risk for heart disease or stroke.	X	X
<b>PROSTATE CANCER SCREENING</b> Sooner is always better than later (or never). Men 50 years and older should be regularly screened for prostate cancer.	X	X
<b>MAMMOGRAM</b> Having a yearly mammogram to assess any risk of breast cancer.		X
<b>BONE MASS MEASUREMENT</b> Measures the risk of osteoporosis or bone fractures.		X



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### 2. THE NEXT STEP IS DIET.

You hear this all the time, but it's for good reason. Making better choices in your diet can have a significant impact on your health today, tomorrow, and during your retirement years. It doesn't have to be all or nothing. For example, here are a few small things you can do to get you in the habit of making healthier eating choices:

- Replace one bad food you eat with a healthy alternative. Start with just one. Instead of a weekly pizza (the average person eats three to four slices), try one slice of pizza and a side salad.
- Avoid sugar and low-fat supplements. At the grocery store, compare the low-fat choice with the regular choice. More often than not, you will see added sugar in the low-fat option.
- Pack a lunch twice a week. If you are one of those people who goes out to eat daily, you don't have to stop completely. Instead, try bringing in your own healthy lunch once or twice a week.

### 3. STAYING ACTIVE IS IMPORTANT.

There are endless options for exercising your body so you just need to explore a few and stick with one that grabs your attention. You're bound to find at least one active hobby that will keep you healthy and entertained. Adding exercise to your life doesn't need to be completely drastic. Start by walking to the corner store instead of driving. You'll be surprised at the impact small changes can have.



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### 4. SOCIAL DOES MATTER.

The last important component of staying healthy is having a social life of some sort.

# homophyly

[hoh-**mof**-uh-lee, **hoh**-muh-fil-lee, **hom**-uh-]

noun, plural **homophylies**.

1. a resemblance due to common ancestry

Have you heard of the word homophyly? Homophyly is the tendency of individuals to associate and bond with similar others. Think of it as a 'birds of a feather flock together' sort of thing. People with certain lifestyle traits hang out with other people who share those lifestyle traits. Additionally, research indicates that people who 'buddy up' and make a pledge to enter into a healthier lifestyle together are much more apt at maintaining that lifestyle than people that go it alone.

**BOTTOM LINE: REMEMBER THE REASON YOU ARE SAVING FOR YOUR RETIREMENT IN THE FIRST PLACE – TO ENJOY IT!**

### HERE ARE 4 EASY STEPS TO GET YOU GOING ON THE RIGHT TRACK:

1. GET A CHECKUP.
2. ADJUST YOUR DIET ONE STEP AT A TIME.
3. FIND A PHYSICAL FITNESS HOBBY THAT YOU ACTUALLY ENJOY.
4. DON'T GO IT ALONE (UNLESS YOU ARE THE INDEPENDENT TYPE, OF COURSE).

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