

Stay Active and Healthy in Retirement

Focus Areas to Prioritize Your Health

For new retirees, having a wide-open calendar can feel like unbounded freedom. But while relaxation is one of the prime perks of retirement, it's not good for that calendar to stay empty. Humans need intellectual, social and physical stimulation to live a healthy, balanced life, and in retirement, you'll need to take the initiative to make it all happen.

Here are five areas to focus on if you want to remain active and healthy when you're no longer working.

1. **Tend to your relationships.** Friendships can wither in retirement if they're not prioritized. And that's not good: Social isolation is linked to cognitive decline, depression, heart disease and other health problems.¹ Weekly game nights, community groups and volunteer activities are effective ways to stay connected to friends, and to make new ones.

For more information visit: [mariner.com](https://www.mariner.com)

¹"Social isolation, loneliness in older people pose health risks"

²"New Evidence on Sleep's Role in Aging and Chronic Disease"

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2. **Get plenty of good sleep.** Adequate sleep is crucial for maintaining cognitive function, emotional well-being, and physical health as we age.² However, older adults often face sleep challenges due to age-related changes in sleep patterns, medical conditions, or disorders like insomnia and sleep apnea. If you're not sleeping well, ask your doctor if a specialist can help.
3. **Get into an exercise routine.** The benefits of regular exercise are well-documented, and retirement is a time when you're likely able to commit more time to it. Group sports like pickleball, disc golf or a running (or walking) club can help keep you accountable, not to mention the regular social interaction they'll provide.
4. **Pursue a hobby.** Hobbies can keep your mind sharp, and they often open opportunities to make new friends. Adopt the mindset that you're not done growing as a person. Challenge yourself: Learn to speak a new language, start playing chess or take improv comedy classes. If it seems hard, it's probably worth tackling.
5. **Give back to your community.** Money may or may not buy happiness, but giving to important causes undeniably feels good. Your wealth advisor can help you make sure you're giving in the most tax-efficient ways possible. You may find that rolling up your sleeves and personally volunteering—at a hospital, a shelter, or the local theater, for example, scratches your itch to give back.

The bottom line: You've earned your retirement, including the right to take it easy. But to live your best life, don't take it too easy.