



Plan for a Healthy Retirement



How can you stay happy and well in retirement? Planning ahead can help.

So can a focus on many aspects of wellness. *Here are some ideas.*

- **Stay active physically and mentally.** About 2 out of 3 retirees say they are happier since retiring, found the MassMutual Retirement Happiness Study.

“Happier retirees tend to be more active, engaging in activities like exercise and pursuing hobbies.”

They also “spend more time with loved ones,” found the MassMutual Retirement Happiness Study.

- **Use your talents.** Using your skills and talents to contribute something that is meaningful to you is a dimension of wellness called occupational wellness. In younger years, this may come from your job. In retirement, you may have more options to decide what you want to do. Everyone needs a sense of purpose. Retirement often provides an opportunity to explore a passion or interest. Some people find purpose in continuing part-time work or volunteering. Some people find it in caring for others. Whatever is fulfilling to you is the right answer.

“People who engage in meaningful, productive activities with others tend to live longer, boost their mood, and have a sense of purpose.” — National Institute on Aging

- **Try new things.** You may choose to learn to paint or start hiking and identifying birds and native plants. Or you may learn an instrument, start woodworking, or start swimming. You can visit a museum that interests you. If finances permit, you may travel to new places. Having new experiences stimulates your sense of adventure and keeps your mind active.
- **Stay connected.** Taking time to enjoy your relationships with friends and family is one of the most important things you can do to age well. Older adults face a higher risk of loneliness. In turn, loneliness can increase your risk of heart disease, stroke, anxiety, and depression, says the American Medical Association.

You can make a point to stay in touch with people you care about—in person, by phone, and through video chats.

You can also join a club or a group that matches your interests or get involved with a local senior center. You'll make new friends, too!

- **Volunteer.** Many older adults put their skills and experiences to work as volunteers. Older adult volunteers contribute almost 7 billion hours of volunteer service every year, strengthening communities across the nation. Research shows that volunteering in retirement can improve many aspects of wellness. Volunteers tend to have more social connections, stronger cognitive skills, better mental health, and even better physical health.
- **Define retirement your way.** You can decide what retirement means to you. It is not always a clean break. You may cut back hours or shift to a different part-time job. Many people continue working to meet their financial needs or simply to stay engaged.
- **Plan your timing.** The timing of your retirement can have a big impact on finances for the rest of your life. You may be giving up income from work and also claiming Social Security. The Senior Citizens League found that 2 out of 3 older adults depend on Social Security for more than half their income in retirement; 1 in 4 depends entirely on Social Security.

You can create an account at [SSA.gov](https://www.ssa.gov) and review your record, check your full retirement age, and estimate your benefits to help with planning. "Your monthly benefit is higher if you wait to start," the Social Security Administration reminds us. If you retire before you are eligible for Medicare at age 65, you also need to consider your costs for health insurance.

- **Plan your finances.** Ideally, this process begins many years before retirement as you pay into retirement plans through your employment. Do you have enough money to retire? AARP offers free online calculators at www.aarp.org/tools/money/retirement/ to help you answer this and other financial questions. When planning retirement, you can consider income from Social Security and any other sources and make a budget that includes your income and all your expenses.

It's important to plan for healthcare and emergency expenses. You also have to consider inflation, as expenses will continue to rise.

Financial advisors suggest building a savings cushion outside of your monthly budget. For advice on financial and healthcare planning, check out the National Council on Aging website section on Personal Finance at www.ncoa.org/older-adults/money/.

Retirement is your time to be in control of aging well. Planning ahead and paying attention to all aspects of wellness are key to a fulfilling retirement.

Sources: Journal of the American Medical Association. JAMA Patient Page. *Social Isolation and Loneliness in Older Adults*. | Mass Mutual. 2024 MassMutual Retirement Happiness Study. | National Institute on Aging. *Social Isolation, Loneliness in Older People Pose Health Risks*. www.nia.nih.gov | Senior Citizens League. *Two-Thirds of Seniors Rely on Social Security for More Than Half Their Income*. seniorsleague.org | Social Security Administration. *Your Retirement Checklist*. [SSA.gov](https://www.ssa.gov)

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