

Exercise

Regular exercise benefits everyone regardless of age, and can even help to improve the lives of people with chronic health problems. Some of the benefits include:

- Improves energy and self-confidence
- Lessens anxiety and depression
- Contributes to a healthy body weight, which in turn relieves weight-bearing joints, improves blood pressure, and lowers blood sugar and blood fat levels
- Helps prevent blood clots, which is a particular benefit to people with heart- or blood-related diseases
- Improves sleep, which plays a critical role in immune function, and is one of the strongest anti-inflammatory tools we have to help reduce disease
- Strengthens muscles, which will help to improve gait and balance, and reduce the risk of falling
- Leads to greater intellectual vigor, specifically improvements in executive function. This is important because executive function, which is responsible for emotional and cognitive control, tends to fade as we age.

And the list goes on!

With all of these benefits, it only makes sense to include exercise as part of your retirement plan.



Take an honest look at your activity level, then make decisions on how you can improve. Let's define how we rate physical activity:

- **Physically Fit:** You make it your business to get your heart rate up, sweat, and proactively pursue physical fitness consistently.
- **Active:** You regularly move around the house or the yard, but you rarely engage in vigorous activity on any consistent basis.
- **Sedentary:** You don't move much. You may get around the house, but not much more.

Since exercise plays such a large role in helping you prolong your healthy years, whatever level you are currently, we suggest that you aim to move up a level over the next three months.

Here are some goal suggestions:

- **If you identify as Physically Fit**, good for you! Keep up the good work and continue to monitor your activity level and make adjustments as you age to keep yourself healthy, safe, and active.
- **If you identify as Active**, your goal should be adding a routine to get your heart rate up and perspire a bit. If you find that to be difficult, see if your health insurance policy includes gym privileges; if not, look for a policy that does during the next open enrollment and then use those benefits to create a healthier future. Going to a gym will allow you the opportunity to work with a personal trainer. Research shows that when you make yourself accountable to someone for personal behavior, you will be more likely to follow through on your commitments.
- **If you identify as Sedentary**, among the simplest ways to become active is to start walking more. Try a goal to work your way up to walking 10,000 steps a day, if possible, using a wearable device that measures your steps. If your physical condition is such that you cannot walk, consider water exercises. These can be found at many community centers or fitness facilities. See the comments above regarding insurance policies.

**Be sure to consult your physician about what exercises would be appropriate for you.*

Remember, the longer you are healthy, the longer you will stay away from institutional care settings, avoid becoming a burden on loved ones, and avoid burning through your life savings to pay for uncovered long-term care costs.

Now, take a moment to think about your own exercise regimen and answer the following questions:

Healthy Lifestyle: Exercise

My current physical activity level is: (Select one)

- ☐ Physically Fit
- ☐ Active
- ☐ Sedentary

My plan to improve my exercise includes: (Select all that apply)

- ☐ Joining a gym or other active group
- ☐ Checking if my insurance will cover gym memberships
- ☐ Monitoring my steps (via phone app or wearable device)
- ☐ Other

Notes regarding my exercise plan: (See goal suggestions)
