

## Monthly Wellness SpotLight by PSA

### IN GOOD HEALTH

## YOUR RETIREMENT DREAM ISN'T ALWAYS ABOUT MONEY... IT'S ABOUT YOUR HEALTH!

No matter how old you were when you first started working, by the time you retire, you will likely have spent a substantial portion of your life employed. While our priorities shift throughout our lives, it is important to create a balance between your career, lifestyle, finances, and health! What you choose to prioritize today will have an impact on how you get to live out your retirement years. In this month's In Good Health Flyer, learn the importance of committing to healthy habits and creating a balanced lifestyle to be able to enjoy your golden years.

### The Balancing Act

It is important to understand that retirement planning, and health care are closely linked. Even if you have contributed a lot to your savings accounts and 401K, if you do not take care of your health, you will not be able to use your savings to live out your retirement dreams. Instead, you will be paying for medical care. By taking the proper precautions for your health, such as receiving routine exams, you can enjoy a long, happy, and prosperous retirement.

### Commit to Healthy Habits

If you want to age healthy, it all starts by incorporating healthy habits into your daily routine. To increase your chances of living a healthy retirement, follow these tips.

- Keep up with preventative care
- Have a balanced diet
- Stay socially active
- Do not smoke
- Sleep often and when needed
- Find an enjoyable hobby to keep yourself busy
- Keep your mind sharp by challenging yourself mentally

### Remember That Saving Matters!

Most people live their lives day to day. However, to enjoy your retirement, it takes planning and commitment. You need to make it a habit to start saving, keep saving, and to stick to your goals. Retirement can be expensive, so it is crucial to estimate how much money you will need to retire to be able to take charge of your financial future.

Once you have determined how much money you want to save, you will then need to choose where to save it. If you have a 401(k) or another employer retirement plan, you should consider starting there. If you do not have a workplace retirement plan, you can always open your own retirement account. Generally, the best retirement plans provide tax advantages and an additional savings incentive, such as matching contributions.

### In Conclusion

You worked hard to save up and should enjoy your golden years, but if you do not start focusing on your health, such as managing those chronic diseases, exercising, eating healthy, and getting routine screenings, etc. your retirement plans may not happen. The money you put aside for those dreams will go towards managing your poor health. This is not fun to think about, but it is a reality.

Although this may be worrisome, it is never too late to start giving your health attention. If you have unmanaged chronic conditions, work with your doctor to get them under control. If you have overdue routine exams, schedule them as soon as possible. The sooner you do, the less damage will be done to your body.

**Bottom Line: Manage your health, so you can enjoy a long, healthy and fun retirement!**