



# Staying Physically (and Fiscally) Fit as You Age

*Keep connected, develop good sleep hygiene and get in fiscal shape*

Aging is a natural process that everyone goes through, but how we age can be significantly influenced by our daily habits. Staying fit and healthy as we grow older is not just about physical exercise, though that plays a crucial role. Experts emphasize that it's also about focusing on mental well-being, maintaining social connections, and prioritizing good sleep hygiene.

## Exercise for the Body and Brain

**Physical Exercise:** Engaging in regular physical activity helps to maintain muscle mass, flexibility, and cardiovascular health. It can also reduce the risk of chronic conditions like obesity, diabetes, and heart disease. Whether it's walking, swimming, or practicing yoga, find an exercise routine that suits your abilities and preferences.

**Cognitive Exercise:** Just as the body needs exercise, so does the brain. Mental exercises like puzzles, reading, or learning a new skill can sharpen cognitive function and ward off memory-related ailments like dementia. Never stop challenging and engaging your mind.

## Strive for Mental Fitness

Mental fitness goes beyond cognitive exercises. It encompasses emotional well-being, resilience, and overall psychological health. Engaging in activities that bring joy and purpose, practicing mindfulness, and seeking professional help if needed, can keep your mind in top shape. Positive mental health

supports overall well-being and can even enhance immune function.

## Stay Social

Humans are social creatures, and staying connected to friends and family is essential for emotional health. Social interactions stimulate the brain and enhance feelings of happiness and fulfillment. Joining clubs, volunteering, or simply maintaining regular contact with loved ones can foster a strong social network. Remember, quality is often more valuable than quantity when it comes to social connections.

## Develop Good Sleep Hygiene

Sleep is a vital but often overlooked aspect of overall health. Good sleep hygiene means creating a conducive environment for sleep, establishing a regular sleep schedule, and avoiding things that might disrupt sleep patterns (such as screens or caffeine close to bedtime).

Aging might come with changes in sleep patterns, but maintaining a healthy sleep routine can have profound impacts on physical and mental health. Adequate rest supports cognitive function, mood regulation, and overall wellness.

## Not Just About the Gym

A holistic approach to staying fit as you age encompasses more than just hitting the gym. These habits aren't just for those in their golden years either; starting early can lay the foundation for a robust and resilient aging process.

Regular check-ins with healthcare professionals who understand your individual needs can further support these habits. Ultimately, the journey of aging is unique to each person, and cultivating these habits can make that journey a fulfilling and healthy one.

## Your Financial Advisor

A good advisor will spell everything out for you in ways that you understand. After all, it is your future that you are working on. If your doctor or advisor shoos you out without explaining problems and solutions, you can find a better one.

Decision-making in both areas changes with circumstances and works best with consistent, objective planning. Just as your health changes over time, markets and economies change even faster.

- Your financial advisor is there to discuss your future and be a sounding board for your career.
- Your financial advisor can help you maintain a healthy lifestyle.
- Your financial advisor will be there for to help you get in – and stay in – fiscal shape.

Your financial advisor is always there to care for your financial well-being, but also your emotional well-being. Always.