**(Global)**

**Longer Lifespans Require Planning for a High ROL in Retirement**

Advancements in healthcare, exercise, diet, and quality of living have transformed retirement from the end of one's life into the beginning of an exciting new chapter. But living longer isn't the same as living well. An increased lifespan is going to create some important challenges that retirees need to prepare for as early as possible.

To maximize your Return on Life in your 70s, 80s, and beyond, start making purposeful investments in these three areas.

**1. Your physical health.**

When you're younger, health care and exercise often get squeezed in around working and raising a family. Retirees have the time and resources to make their health a centerpiece of their new schedules. Get into a regular routine with your doctors, even if you're feeling well. And between annual check-ups, don't ignore lingering discomfort or bumps and bruises that are taking too long to heal.

Remember: the best health care is preventative. In addition to seeing your doctors, you can also get in front of health problems by upgrading your diet, exercising regularly, and finding ways to stay active even when you're spending a day at home. Tending your garden or walking to a neighbor's house for tea will do your body more good than another afternoon on the couch. And at the end of the day, unplugging your devices will help you power down, recharge, and start tomorrow with the energy you need to make the most of your day.

**2. Your mental health.**

Some folks forget that the brain is a part of your body that needs exercise as well. Crosswords, word games, sudoku, chess puzzles, and other brain teasers [can stimulate your mind and help reduce the risks of cognitive decline](https://www.cognifit.com/brain-fitness), including Alzheimer's.

New experiences can also keep your neurons firing as you age. Leave a little room in your retirement schedule to experiment and explore. Pick up a new hobby or sport that will mix some physical activity with a healthy learning curve. Join clubs or senior groups where you can meet new people. Give back by volunteering, teaching, or mentoring. Start checking off your bucket list travel destinations and expose your mind to the rich wonders and cultures of the wider world. Learn how to play an instrument or how to speak a new language. Read through the great books or try writing one of your own.

Your brain will also appreciate you placing a high priority on spending more time with the people who are most important to you. Regular social interaction reduces the risks of depression and anxiety and improves happiness and sense of purpose. Now that you're retired, take advantage of the extra time you have to be more involved in your loved one's lives and, in turn, share this exciting new stage of your life with them as well.

**3. Your financial health.**

Running out of money as you age is a very common fear among retirees. It's also going to be a more and more realistic fear as retirement becomes, potentially, decades longer than in previous generations. A longer life gives you more opportunities for meaningful experiences. But it also means you will have to cover your basic needs longer. Older seniors also face higher risks of immobilizing injuries or degenerative mental diseases. It's important that you find the right financial balance between enjoying yourself while you're still able and having the resources you need to stay safe and comfortable later in retirement.

Our Retirement Coaching tools can help you plan for every stage of your retirement, assess your progress towards key goals, and adjust as your life changes. Get in touch and let’s start planning together for a long retirement full of happy, healthy living.