



10 tips for staying fit and connected in *retirement*

You've worked hard to afford the retirement you've been dreaming about, but money isn't the only thing you need to enjoy it. You also have to have good cognitive, physical, and emotional health—all of which can decline as you get older. Make sure your plans for retirement include ways to help you stay physically and mentally fit. Here are a few ideas to consider.

Physical fitness

1 Create a fitness routine

"I don't have time" is one of the most common excuses for not exercising. Find a day and time that work best for you and block it on your calendar. You're more likely to follow through if you treat your workout like an appointment.

2 Ask your Medicare provider about fitness benefits

Many policies offer low- or no-cost access to health clubs and fitness classes through Silver Sneakers and similar organizations.

3 Look for ways to modify your workout

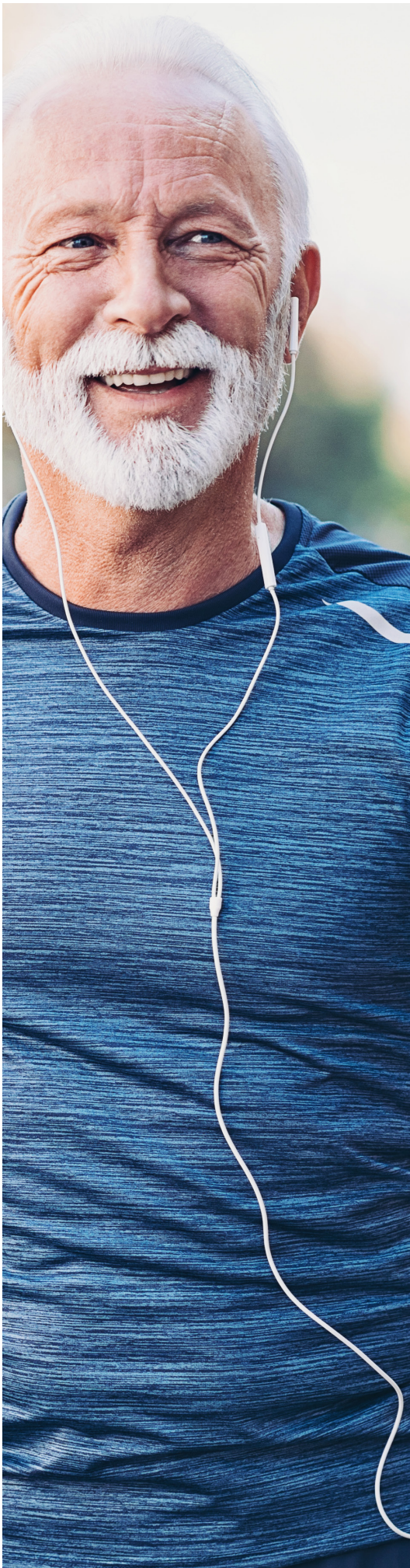
Don't let bad knees keep you from enjoying your favorite exercises. Instead, look for alternatives or modifications that are easier on the joints, such as chair yoga and strength training, swimming, and water aerobics. Of course, before starting any exercise routine, you'll want to check with your doctor.

4 Take a daily walk

Walking is the hat trick of well-being. It's a great cardiovascular activity that can also help ease stress—and deepen relationships if you do it with a friend or family member.

5 Visit your doctor and dentist regularly

Checkups are one of the keys to good physical health. They help your doctor and dentist identify minor issues before they become major ones.



Cognitive fitness

6 Exercise your brain

Like other parts of your body, your brain needs regular exercise to help it stay strong. Reading and puzzles—word and jigsaw—are two ways you can give your brain a daily workout. Others include learning a new skill, hobby, or language and pursuing new interests.

7 Check out your local library and community center

Many host events, classes, and even trips specifically for seniors. These activities can be a great way to learn and experience new things.

Emotional fitness

8 Volunteer in your community

Helping others can help you feel good about yourself, and you can meet people who share your beliefs and interests.

9 Join a social club or sports league

Being part of a group can make your hobby even more fun. Check to see if there's a club for yours in your area. If there isn't, consider starting one.

10 Consider moving to a retirement community

These communities are typically for people aged 55 and older and offer a range of social activities and medical assistance. But be sure to do your homework: Prices and amenities can vary significantly. You want to find the one in your preferred location that offers your desired features and social interaction at a price that fits your budget.

Take time today to create a plan for your well-being in retirement. While it won't stop the aging process, it can help you manage it.



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