

## Longevity and Retirement Planning

Taking stock of our lifestyle and behaviors, then learning exciting new skills to strengthen factors that promote our wellbeing can give us a roadmap. Setting a Reemployment plan for a more fulfilling, healthier, and satisfying next chapter sets your GPS to create a healthier and vitality-filled, 2.0 adventure. Most businessmen would not dream of investing time and money into a new business without a well-researched business plan. So, let's transform your unfocused retirement plan into an exciting, well researched Reemployment plan.

**Dangerous Retirement transformed into a Vital and Healthy Reemployment.** The reality is harsh... an unplanned retirement can be a dangerous stage of life to navigate.

- About **20 percent of retirees** see their health go through some **decline after retirement**.
- Those who **had retired were 40 percent more likely to have had a heart attack or stroke than those who were still working**. The increased risk was the highest during the first year after retirement and leveled off after that.
- **Depression after retirement** is also common. It's estimated that almost **one-third of retirees in the United States develop symptoms of depression at this stage of life**.
- One study reported **depression goes up by 40%** during those first few retirement years.
- Research shows that social support can **increase your chance of survival by 50%**, be as beneficial as giving up smoking 15 cigarettes a day and be more important to physical health than exercising or beating obesity.
- **Social isolation**, common to leaving the camaraderie of the workplace, to sudden unprepared retirement, can **exceed the health risks associated with obesity, inactivity, excessive drinking, air pollution and smoking over 15 cigarettes a day**.
- Nearly **one-fourth of adults aged 65 and older are socially isolated**.
- Social isolation significantly **increased a person's risk of premature death from all causes**, a risk that may rival those of smoking, obesity, and physical inactivity.
- Social isolation was associated with about a **50% increased risk of dementia**.
- Poor social relationships (characterized by social isolation or loneliness) were associated with a **29% increased risk of heart disease** and a **32% increased risk of stroke**.
- Loneliness was associated with **higher rates of depression, anxiety, and suicide**.
- Loneliness among heart failure patients was associated with a **nearly 4 times increased risk of death, 68% increased risk of hospitalization, and 57% increased risk of emergency department visits**.