

# Living 50 Plus

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# Retirement readiness:

## Hitting the retirement preparation sweet spot

(BPT) - A recent study by the Center for Retirement Research (CRR) at Boston College suggests an alarming state of awareness about retirement readiness: Of surveyed households, 33 percent realize they are not well prepared, 19 percent are not well prepared but don't know it, and 24 percent are well prepared but don't know it.

For the Americans at risk of not being able to maintain an adequate retirement lifestyle, it's critical to take action. For the households that are well prepared and don't know it, they risk sacrificing a comfortable retirement. Understanding the behaviors associated with good retirement planning, in turn, can help you get a better sense of where you stand. Consider the following behaviors, which are more likely to be modeled by those who are well prepared for retirement.

### Asset accumulation

A high-level approach to ensuring adequate retirement assets is to save a minimum of 10 percent of your gross income each year. You may need to save even more depending on your asset accumulation goals and how many years you have left to save before retirement.

If you would rather have a dollar goal, multiply your annual income goal by 25 to arrive at the amount you should try to save. For example, if after considering Social Security and any pension payment, you want \$30,000 more of annual income in retirement, you will need to save \$750,000. Lower goals mean you need to withdraw at a faster rate and increase the risk you will deplete your assets too soon.

### Budgeting

Not all budgets need to detail specific spending items. Rather, you can consider yourself working within a budget if you know that each year you are saving and not creating new debt (and paying off legacy debt for your education or home). If you want to squeeze out more savings, a

line-by-line review of spending may well be fruitful.

### Personal debt

Many of us are saddled with personal debt from college and graduate school. This debt has become so burdensome that the customary progression to home ownership has been delayed for many. The debt has also had a domino effect on the ability to save for retirement. Paying down personal debt should be job one. Other personal debt, such as for a car purchase, should be avoided, minimized or paid down as quickly as possible. Credit card debt, which carries high interest rates, should be avoided entirely. Remember, each dollar of debt limits your ability to save for the future.

### Mortgage debt

It used to be commonly accepted that you pay off your mortgage before retirement, but more and more retirees are entering retirement with mortgage debt. The old rule remains the best approach, since any indebtedness in retirement will limit your ability to react and adjust to poor investment return on your assets.

### Social Security

With traditional pension plans less commonly offered by employers, Social Security has become an even more important source of guaranteed lifetime retirement income. By waiting to age 70, you can increase the benefit payment significantly, which is also the base for annual Social Security cost-of-living increases for the rest of your life. That increased Social Security benefit may also increase the benefit that a surviving spouse will receive after you die. Unless you have a health care issue that could reduce your life expectancy and no spouse who might need a spousal benefit based on your earnings record, claiming Social Security early is the greatest retirement planning mistake made.

### Health care

Health care is the single greatest cost

in retirement, and various studies estimate the cost to be \$250,000 or more for a healthy 65-year-old couple. The cost of health care will be even greater to the extent one retires before age 65 and Medicare eligibility. Moreover, health care costs can vary and may come sooner than expected. The best plan, then, is to work until at least age 65 and understand that health care is a unique challenge in retirement. To the extent possible, utilize Health Savings Accounts and bank any unused amounts annually to build up a tax-free health care fund for retirement.

### Income planning

No later than 10 years before your planned retirement, you should be translating your retirement assets into an annual or monthly retirement income stream. Start with your Social Security and any pension plan payments as your income base, and then consider how much income your other assets can safely generate. Depending on this analysis, you may want to consider purchasing an annuity to make more of your retirement income guaranteed and avoid the twin risks of poor investment return and living longer than expected.

Consider also that many of your retirement assets have an embedded tax liability. You will need to look through your retirement assets to determine after-tax income, since your food, rent and cable bills are paid with after-tax money. Only by seeing your after-tax income can you decide if you have enough to live on.

### Annual financial wellness check-ups

During your early working years, you are likely to be focused on debt reduction and asset accumulation. As you get closer to retirement, you will need to focus on the strategies associated with Social Security, health care and income generation. At all times you should annually revisit your goals and make adjustments, as needed, to how much and where you are saving, how much you are spending, how aggressively you are investing, and when your target retirement date is.

Modeling such behaviors will make it more likely you will be well prepared for retirement. By doing so you will also make it more likely that you are properly assessing the state of your retirement readiness and not over- or underestimating your financial health.

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# 5 Must-know investing and retirement tips

(BPT) - Parents and grandparents typically pass down many things to the next generation - jewelry, furniture and other family heirlooms. But what if the best thing that the preceding generation passed along was their financial wisdom? Through years of investing and saving for retirement, Baby Boomers have experienced a lot and learned many helpful lessons along the way.

A recent survey from Capital Group(R), home of the American Funds(R) and one of the world's leading investment management firms, studied the dynamics for Boomer investors as they transitioned into retirement. The survey revealed what expenses cause the most sticker shock for retired Boomers, why they retire earlier or later than they planned, how they see the financial markets performing over the next 10 years, and their goals for growing their retirement nest egg to ride out the market's ups and downs.

## Five Golden Rules From Retired Baby Boomers

Boomers have learned many lessons - some good, some bad and all beneficial to future generations of investors. Here are five rules that these seasoned investors found to be essential to saving for a secure retirement.

1) Stay invested for the long term - A large majority (92 percent) of retired Boomers say that Americans need to save more for retirement by getting and staying invested in the market. When asked about what they would do in fluctuating markets, only three in 10 (32 percent) would adapt their strategies based on market conditions.

2) Keep an eye on fees - Low fees and transparency really matter to Boomers. Ninety-four percent of retired Boomers want to be able to easily understand the fees they pay, and 78 percent stressed low-cost simple investments to buy and hold for the long term.

3) Diversify your portfolio - Eighty-five percent of retired Boomers believe that building a diversified portfolio is one of the most important elements for a safe path to a better retirement.

4) Protect yourself against market downturns - Eight in 10 (80 percent) retired Boomers stress the importance of protecting their nest egg and lowering the risk of losses during market downturns. Thirty percent of Boomers wish that they had learned sooner what to do in turbulent markets - near the top of the list of lessons learned.

5) Start saving early and often - Eight in 10 (79 percent) retired Boomers believe saving a portion of monthly income toward retirement is one of the best things you can do, and 60 percent said they wished they had started investing as young as possible.

## Unexpected Retirement Costs

Retired Boomers are surprised by their spending patterns and are paying more than expected on unanticipated items.

Health care tops the list in terms of surprise costs and unanticipated spending in retirement, with 43 percent saying they are spending more on health care than they had planned. Travel, an activi-

ty popular with retirees, is also more costly than expected, with 40 percent of retired Boomers spending more on travel than they anticipated. Rounding out the top five items: One-third (34 percent) report paying more in taxes than expected, and about a quarter say they are spending more than they had planned on food (25 percent) or utilities (23 percent).

While these surprise costs may exceed retired Boomers' expectations, they are not losing sleep over their finances. Among Boomers who are already retired, less than one in three (27 percent) list having enough money for retirement as a top concern, while two-thirds (65 percent) of Boomers still working say it is a top concern.

Whether your "perfect retirement" is traveling the country on a motorcycle, sitting by the pool all day or starting your dream second act, following these rules could put you on track to fulfilling your retirement dreams.

*For additional findings and the full report, "Expect the Unexpected: Baby Boomer Lessons on Investing and Retirement," visit <http://bit.ly/2y8rokm>.*

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# How aging adults can maintain their mental acuity



*Maintaining social connections can help aging men and women prevent cognitive decline.*

Aging is associated with or linked to a host of mental and physical side effects. For example, many adults expect their vision to deteriorate as they grow older. Such a side effect can be combatted with routine eye examinations that may indicate a need for a stronger eyeglass prescription, a relatively simple solution that won't impact adults' daily lives much at all.

While physical side effects like diminished vision might not strike much fear in the hearts of aging men and women, those same people may be concerned and/or frightened by the notion of age-related cognitive decline. Some immediately associate such decline with Alzheimer's disease, an irreversible, progressive brain disorder that gradually destroys memory and cognitive skills, ultimately compromising a person's ability to perform even the simplest of tasks. But age-related cognitive decline is not always symptomatic of Alzheimer's disease. Learning about Alzheimer's and how to maintain mental acuity can help aging men and women better understand the changes their brains might be undergoing as they near or pass

retirement age.

## Is Alzheimer's disease hereditary?

The National Institute on Aging notes that only a very rare form of Alzheimer's disease is inherited. Early-onset familial Alzheimer's disease, or FAD, is caused by mutations in certain genes. If these genes are passed down from parent to child, then the child is likely, but not certain, to get FAD. So while many adults may be concerned about Alzheimer's because one of their parents had the disease, the NIA notes that the majority of Alzheimer's cases are late-onset, which has no obvious family pattern.

## Can Alzheimer's disease be prevented?

Studies of Alzheimer's disease are ongoing, but to date there is no definitive way to prevent the onset of the disease.

## How can I maintain mental acuity as I age?

Researchers have not yet determined a way to prevent Alzheimer's disease, but adults can take certain steps to maintain their

mental acuity into retirement.

- **Exercise regularly.** Routine exercise may be most associated with physical benefits, but the NIA notes that such activity has been linked to benefits for the brain as well. For example, a study published in the journal *Proceedings of the National Academy of Sciences of the United States of America* found that aerobic exercise training increases the size of the hippocampus, leading to improvements in spatial memory. The NIA also notes that one study indicated exercise stimulated the brain's ability to maintain old network connections and make new ones vital to cognitive health.

- **Read more.** Avid readers may be happy to learn that one of their favorite pastimes can improve the efficiency of their cognitive systems while delaying such systems' decline. A study published in the journal *Neurology* by researchers at Chicago's Rush University Medical Center found that mentally active lifestyles may not prevent the formations of plaques and tangles associated with Alzheimer's disease, but such lifestyles decreases the likelihood that the presence of plaques or tangles will impair cognitive function.

- **Stay socially connected.** Maintaining social connections with family, friends and community members also can help women prevent cognitive decline. Epidemiologist Bryan James of the Rush Alzheimer's Disease Center studied how social activity affected cognitive decline, ultimately noting that the rate of cognitive decline was considerably lower among men and women who maintained social contact than it was among those with low levels of social activity.

The idea of age-related cognitive decline strikes fear in the hearts of many men and women, but there are ways for adults to maintain their mental acuity well into their golden years.

## Side effects of snoring include higher risk for Alzheimer's

Snoring may seem like a pesky yet minor problem, but it can be much more serious than some people know. Although snoring is a common problem among all ages and genders, the National Sleep Foundation says that men are twice as likely to snore as women, and snoring can worsen with age.

The aging process can lead to a relaxation of the throat muscles, resulting in snoring. Furthermore, the NSF says anatomical abnormalities of the nose and throat, illness and other factors may also contribute to snoring. Drinking alcohol, which can have an effect similar to muscle relaxants, in the evening can make snoring worse.

While many people may think snoring is a mere nuisance, it actually may be a symptom of obstructive sleep apnea. Over time, apnea can be associated with high blood pressure and increased risks of heart attack, stroke or death, advises WebMD.

Now there is new evidence that those with obstructive sleep apnea may be at a higher risk of developing Alzheimer's disease as well. A new study published in the journal *Neurology* found that people with sleep apnea tended to develop memory problems and other signs of cognitive impairment earlier than people without such sleep disorders. Richard Osorio, MD, a research assistant professor of psychiatry at the NYU Center for Brain Health, found that, among 2,000 people studied, those who reported having sleep apnea or snoring tended to develop signs of mild cognitive impairment, including memory lapses and slower speed on cognitive skills, about 12 years earlier on average than those who didn't report any sleep-related breathing issues. Mild cognitive impairment often precedes dementia related to Alzheimer's disease.

Some researchers believe snoring and sleep apnea may contribute to a buildup of the toxic protein in the brain called beta-amyloid, which is a hallmark of Alzheimer's disease and other dementias.

If snoring has become problematic, men are urged to visit a doctor or sleep specialist to see which therapies can be instituted to help improve sleep and overall health.

# Brain drained?

## These habits can help maintain a healthy brain

(BPT) - Everyone has those days. You're operating in a fog, or perhaps you spaced out on a family member's name in the middle of dinner, or maybe you just find it hard to concentrate on work or hobbies. When these unwanted situations begin to come up more often, you may start to worry. Aging has long been associated with a slow mental decline.

The good news is there are simple things you can do to clear the cobwebs and regain your focus. Dr. Mike Dow, a psychotherapist and best-selling author, says we often don't realize the brain is just like the heart, our muscles, our lungs and bones - it needs maintenance, and healthy habits to help keep it working at its very best.

"People understand pretty well that if they eat healthy, quit smoking and start exercising, they can improve their cardiovascular health," Dow says. "But they don't always connect the dots of living a healthy lifestyle to improving cognitive health."

To help you reach your optimal brain health, Dow offers these everyday tips.

### Give yourself a daily challenge

If you catch yourself in a rut or locked in your routine, it may be time to find ways to stretch your mind muscles with a new and challenging activity. Researchers have discovered that healthy brains need certain levels of reserves, and challenging them is one way to build those reserves.

"Think of your brain like a bank account," Dow says. "Every time you learn something new, or play

a challenging game or read a book, it's like depositing a dollar into that account. The more cash deposits you make, the more you have to spare."

### Feed your brain

Like other parts of the body, the brain needs food and nutrients, and the right food can go a long way to support brain health. An antioxidant-rich diet including things like unsweetened tea, berries and turmeric can protect the brain from damage that comes from aging and oxidative stress.

Dow also recommends taking a supplement like Natrol Cognium. It contains a unique silk protein that's been shown in human clinical studies to protect the brain from oxidative stress. The studies also show that it improves memory and concentration by increasing blood flow and nutrition to the brain. If you're interested in learning more about the benefits of Natrol Cognium, visit [natrol.com/benefits/brain-health/](http://natrol.com/benefits/brain-health/).

### Tend to your relationships

As life and circumstances bring inevitable changes, the number of people we count as friends and loved ones can change over the years. It takes effort, but Dow says it's important to try to maintain our relationships and be open to creating new ones, because they can have a profound effect on brain health.

"Relationships tend to buffer us from the stress of daily life, which is good because over time, excess stress can cause inflammation," Dow says. "At the same time, good, healthy relationships give our

lives meaning."

To meet new people, try simple things like inviting a neighbor over for dessert, joining a book club or volunteering for a nonprofit or cause that's important to you.

### Get enough sleep

We often short ourselves on sleep when life gets busy, but it's important to make it a priority, Dow says.

"Think of nighttime sleep as a wash-and-rinse cycle that clears away the 'bad stuff' that builds up during the day," Dow says. "Brain fog and dementia-causing plaques are washed away by cerebrospinal fluid, and this process is more effective when you're sleeping."

Dow recommends practicing healthy sleep habits, such as striving for eight hours each night, being consistent with your bedtime routine and using melatonin instead of prescription and over-the-counter sleep aids to help you drift off.

### Did you know?

According to the National Sleep Foundation, using a computer or electronic device before bed can make it hard to fall asleep. Studies have shown that even small electronic devices like smartphones can emit enough light to confuse the brain. Photoreceptors in the retina sense light and dark, helping to align circadian rhythms to the external day-night cycle. The signals these receptors send to the brain help people be alert in the morning and fall asleep at night. But using devices such as smartphones, tablets or laptop computers before bed can miscue the brain and promote wakefulness at a time when the body should be falling asleep. Men and women who like to read before going to bed can increase their chances of getting a good night's sleep by reading print books or print editions of magazines or newspapers rather than e-readers or tablets.

## Simple and natural ways to lower blood pressure



High blood pressure is a big problem. According to the U.S. Centers for Disease Control and Prevention, roughly one in three adults in the United States has high blood pressure.

While such figures might be frightening, Johns Hopkins Medicine notes that there are some simple and natural ways for people to lower their high blood pressure.

- Opt for heart-healthy foods. Instead of foods that are high in sodium, eat a diet that is rich in whole grains, fruits, vegetables, and lean proteins. Check labels before buying prepared foods at the grocery store, as many such foods are high in sodium.

- Look for foods that contain probiotics. Johns Hopkins Medicine notes that studies have linked foods that contain probiotics to healthy blood pressure. Probiotics are consumable live bacteria, and while studies regarding the relationship between probiotics and blood pressure are ongoing, researchers believe probiotics may produce chemicals that, when absorbed in the blood stream, may activate receptors in the blood vessels to lower blood pressure.

- Lose weight. People with high blood pressure who are carrying a few extra pounds should know that research indicates extra weight can cause injury to the heart. Dropping those pounds, especially through physical activity that can boost heart health, can help men and women lower their blood pressure.

# Boomers: 10 Reasons to go nuts



have also been shown to decrease as we age.

### 3. Weight loss

Being overweight can also contribute to a number of age-related illnesses. Studies show pistachios positively promote weight maintenance as the dietary fiber, fat and protein all work together to make us feel fuller and satiated longer, plus removing them from the shell slows down eating. Pistachios are also the lowest-fat nut.

### 4. Digestion

The fiber in pistachios also can help with digestion. Research shows that the fiber in pistachios works as a prebiotic and feeds the good bacteria in our digestive tract to improve the health of our digestive system. A single serving of pistachios contains as much as 3 grams of dietary fiber.

### 5. Blood glucose level

Developing adult onset diabetes, or Type 2 diabetes, is a common fear for boomers. The American Diabetes Association praises the health benefits of nuts, including pistachios, calling them a diabetes superfood because they improve how the body's cells use glucose and how insulin responds to a carbohydrate-containing meal, namely, stabilizing blood glucose levels.

### 6. Skin health and appearance

UV light from the sun promotes damage and accelerates the aging of our skin. Pistachios contain two carotenoid antioxidants that are concentrated in the skin and work to filter out and protect it against the damaging effects of UV light.

### 7. Eyesight

Pistachios contain lutein, a nutrient known to help improve eye health, especially in older individuals. Lutein has been shown to prevent and slow down macular degeneration

by providing more pigment for the eye, thereby reflecting more of the sun's light, preventing damage to the retina.

### 8. Memory

Preliminary research shows that the fatty acids and antioxidants found in pistachios can help support brain health. The antioxidants in pistachios can help ward off excessive inflammation in the brain, a major cause of accelerated cognitive decline. Another study found that eating pistachios stimulated brain waves that aid the formation of ideas and memory processing.

### 9. Sleep

Nuts, including pistachios, are rich in minerals such as magnesium. One benefit of magnesium is that it may aid sleep because it assists in helping the muscles relax and quiet activity in the brain by working as an inhibitory neurotransmitter.

### 10. Energy

Pistachios have been shown to promote energy, which is why so many professional athletes consume them

while training. More energy means we'll commit to getting enough exercise.

But what is Dr. Mike's main reason for having his clients eat pistachios? "They taste good. People are much more likely to stick to a healthy diet when the food is tasty and fun to eat."

### Health Benefits of Pistachios:

- Healthy heart
- Weight management
- Boosts immune system
- Prevention of macular disease or AMD
- Skin care
- Aid in digestion and intestinal health
- Aphrodisiac properties
- Antioxidant properties
- Diabetes control
- Supports brain health
- Promotes energy
- Aids in wound healing and cellular growth

(BPT) - For the roughly 75 million Americans who make up the baby boom generation, a healthy diet and lifestyle are the best weapons against age-related diseases.

"It's vital at any age to adopt good habits to live a strong, fit and healthy life," says Dr. Mike Roussell, a nationally recognized nutrition consultant and nutrition adviser to Men's Health and Shape. "Fueling your life with tasty and nutrient-rich foods while making sure to be active every single day are essential components to keeping your body young and vibrant."

Roussell's recommendation? Nuts. In particular, pistachios. "Pistachios are a multitasking nut with fiber, healthy fats, and three specific types of antioxidants that may help fight the onset of age-related conditions that lead to poor health in these 10 ways."

### 1. Heart health

Large population studies show that people who regularly eat nuts, such as pistachios, have a lower risk of dying from heart disease or suffering a heart attack. Pistachios provide 360-degree cardiovascular support in that they can promote improvements in cholesterol levels, blood pressure and blood vessel function.

### 2. Anti-inflammatory

Excessive inflammation is one of the root causes of age-related conditions, such as arthritis. Pistachios contain a special form of vitamin E called gamma tocopherol, which has unique anti-inflammatory properties. Gamma tocopherol levels

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# Top 4 nutrition predictions in the New Year

(BPT) - Several food and nutrition trends were in the spotlight last year, including the continued rise of plant-based diets, non-dairy ice creams and superfoods that are blasts from the past - legumes, apples and cabbage. It can be easy to experience nutrition whiplash in the New Year, but don't be a victim. Get a jump-start on understanding the top nutrition trends that will impact quality of life and make it easier to add important vitamins and nutrients to the body.

"The start of a fresh year always ushers in new opportunities to make one's health better," said Elizabeth Somer, MA, RD and author of "Eat Your Way to Sexy." "Study after study consistently finds that most Americans don't meet even minimum standards of a balanced diet, so it's important to be aware of advances in nutrition, so you can optimize your health all year long."

There are four key nutrition predictions that will top 2018.

## No. 1 - Personalized nutrition

A one-size-fits-all approach that can be

applied to vitamins, minerals, omega-3s and other essential nutrients doesn't align with what research reveals about individual nutrient needs. Many factors tweak the basic recommendations, including age, gender, health status, medication use, stress level, sleep habits, exercise routines and more.

For example, when the body is exposed to ultra violet (UV) light, it manufactures vitamin D; however, as we age, the body becomes less and less efficient at making vitamin D. This is when dietary and supplement sources become increasingly more important while the needs for the vitamin increase.

It is no wonder there will be a growing trend and demand for personalized nutrition recommendations in 2018. Nutrition innovators - like [www.vitaminpacks.com](http://www.vitaminpacks.com) - are already responding by developing comprehensive nutritional assessments to curate unique combinations of vitamins and nutrients designed specifically to the individual consumer.

## No. 2 - Awareness of drug nutrient interactions

According to a recent paper published in the European Journal of Nutrition, vitamins and other nutrients play a crucial role in metabolism - the process in the body that supports overall health. How vitamins and phytonutrients interact with prescription medications can impact metabolism.

In one example, antacid medications can interfere with vitamin B12 and calcium absorption, so requirements for these and other nutrients may increase, yet people don't make the adjustment in their supplement plans. Therefore, it is important to consult a health care practitioner before adding a dietary supplement, so prescription medications and vitamin supplements can live in harmony.

## No. 3 - Go with your gut

Probiotics are live bacteria that are good for health, especially the digestive system. It may be easy to think of bacteria as something that causes diseases, but the body is full of bacteria, both good and bad. Probiotics are the "good" or "helpful" bacteria because they have been known for years to help keep the gut healthy. What's more, research has shown that the benefits of probiotics may span more than the gut, including the circulatory, hormonal and nervous systems. Probiotics are natu-

rally found in the body to varying degrees, and there are high levels of probiotics in some foods and supplements.

Encouraging the growth of probiotic bacteria is important in maintaining an effective intestinal barrier, enhancing nutrient absorption and blocking toxins and pathogens. A focus on gut health and spotlighting food and dietary supplements that support a healthy belly will top 2018 nutrition trends.

## No. 4 - Vitamin K2

Don't confuse this K2 with the mountain in the Himalayas. Vitamin K2 is an overlooked vitamin that helps control calcium movement in the body and supports healthy arteries and bone health. It is found at sub-optimal levels in the traditional diet, but can be found at high levels in fermented foods, like sauerkraut and the Korean dish kimchi. Vitamin K2 will no longer be overlooked in 2018. Ask a health care practitioner about adding this important vitamin to the diet, especially if fermented foods aren't served regularly for dinner.

It doesn't take a crystal ball to predict what will be the hottest nutrition trends in 2018; it only requires a look at the latest nutrition research and connecting with a health care provider or registered dietitian.




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