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### Planning for a Healthy Retirement

If you are reaching the age where you are starting to think about retirement, you are already probably planning on a healthy retirement, filled with all the activities that you never had time for.

You should seriously consider what kind of life that you want to lead after you retire; think about the kinds of things you want to do and the places that you want to visit. Now, ask yourself if you think that you can do those things given your current health conditions. Keep in mind that you will probably be heavier after you retire than you are now, and probably less in shape as well unless you are determined to make definite changes now.

Planning for a healthy retirement means more than just making sure that you have enough money to live off of in your investment portfolio. No matter how much money you have to live on, if your health is in poor condition after you retire, you probably won't be happy.

### **Tips on Improving Your Health**

It seems that everyone these days has advice on how best to improve your health. Miracle vitamins and weight loss pills are showing up at an alarming rate. However, when it really comes down to it, we all have the capability of improving our health in order to fully enjoy our retirement.

Here are some tips for getting in shape that may help you enjoy your retirement and everything you have saved for it:

- **No more smoking.** Kicking the smoking habit is probably the best thing you can do for yourself and your health in terms of your future. Smoking is well-known to cause many diseases, some of them fatal and life-shortening. If you want to really enjoy your retirement as a healthy individual, stop smoking now. Not only will you probably increase your life expectancy, but you may also be able to play all those golf courses without wheezing.
- **Lower your blood pressure.** Having high blood pressure when you get older can impose a significant health risk on your body. High blood pressure and age can combine to induce heart attacks and even strokes. More and more Americans are having their high blood pressure medically treated at the age of 60. Do yourself a favor now and try to control and lower your blood pressure so you can enjoy many healthy years of retirement.
- **Cut out the unhealthy foods.** We all know what we *should* be eating, but that is often a far cry from what we are *actually* eating. Cleaning up your diet now can give you many health benefits that you can reap during your retirement. You should try to cut out some of the red meat and fried foods and replace them with more healthy grains, fruits and vegetables.
- **Drop a few pounds.** Perhaps the biggest risk to Americans these days is being overweight and the complications that are associated with carrying the extra baggage. These risks include everything from cardiovascular disease to diabetes. Even if you think you are only a little overweight, you should seriously consider dropping some pounds in order to extend your life expectancy.
- **Lower your bad cholesterol.** The more we find out about good and bad cholesterol, the more we know how important it can be to cut down the bad stuff out of your system. Perhaps the best way of controlling your levels of cholesterol is to exercise more and eat intelligently.
- **See your doctor at least once a year.** Getting in to see your primary doctor once a year can be a great way to discover any health problems that you may have early on. For example, if you can catch high cholesterol levels early, you may be able to minimize any harms that this could cause you.

### **Exercising**

Perhaps the best thing that you can do for your body is to get the amount of exercise that you need to stay healthy and fit. Staying active will benefit you with aerobic exercise that creates more muscle and also helps you work off extra fat cells.

Exercise can also give you endorphins that will help you stay happy and stave off things like depression. Lastly, the more muscle that you have on your frame, the less likely it is that you will develop osteoporosis that could lead to broken bones.

### **How to Find Time to Exercise**

With the hectic lives that more people are leading, many of us have a hard time finding the time to exercise. Here are some tips that you can use to open up some time in which you can get in a good workout:

- It's simple, work less. Americans in general tend to work more hours in a week when compared to similarly situated people in other industrialized nations. However, working less could lead to making less money. So in addition to working less, you will probably have to cut down on your spending and saving. However, your health will probably make more of an impact on your retirement than how much money you have in the bank.
- Cut out TV time. If you cut down the shows you watch from two a night to one a night, you will have an extra hour each day to exercise.
- Find a gym near your work and join it. Not only will you be able to work out on your lunch break, but you could also go before or after work.
- Trade off watching the kids with your spouse so both of you can have some time to get exercise.

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