

Living Your Best Life

SENIOR NEWS & Resource GUIDE

Effective exercises for seniors

Losing interest in an exercise regimen is a situation many fitness enthusiasts have confronted at one point or another. Overcoming a stale workout routine can be simple for young athletes, whose bodies can typically handle a wide range of physical activities. That flexibility allows younger athletes the chance to pursue any number of physical activities when their existing fitness regimens grow stale. But what about seniors who have grown tired of their workouts?

Even seniors who have lived active lifestyles since they were youngsters are likely to encounter certain physical limitations associated with aging. According to the Centers for Disease Control and Prevention, the likelihood of dealing with one or more physical limitations increases with age. CDC data indicates that 8 percent of adults between the ages of 50 and 59 have three or more physical limitations. That figure rises to 27 percent among adults age 80 and over.

Physical limitations may be a part of aging for many people, but such obstacles need not limit seniors looking to banish boredom from their workout routines. In fact, many seniors can successfully engage in a variety of exercises that benefit their bodies and are unlikely to grow stale.

- **Water aerobics:** Sometimes referred to as “aqua aerobics,” water aerobics may involve jogging in the water, leg lifts, arm curls, and other activities that can safely be performed in a pool. The YMCA notes that water aerobics exercises are low impact, which can make them ideal for seniors with bone and joint issues like arthritis.

- **Resistance band workouts:** Resistance band workouts can be especially useful for seniors who spend a lot of time at home. Resistance bands are inexpensive and don’t take up a lot of space, making them ideal for people who like to exercise at home but don’t have much space. Resistance bands can be used to strengthen muscles in various parts of the body, including the legs, arms and back. Resistance bands can be pulled or pushed in any direction, which allows for more versatility in a workout than weight machines and dumbbells. That versatility allows seniors to spice up their workout regimens when things get a little stale.
- **Pilates:** Pilates is another low-impact exercise that can be ideal for seniors with bone and joint issues. According to SilverSneakers®, a community fitness program for seniors that promotes living through physical and social engagement, Pilates can help seniors build overall strength, stability and coordination. SilverSneakers® even notes that seniors can experience improvements in strength and stability by committing to as little as 10 to 15 minutes of daily Pilates exercises.
- **Strength training:** Seniors on the lookout for something more challenging than a daily walk around the neighborhood should not overlook the benefits of



strength training. The CDC notes that seniors who participate in strength training can stimulate the growth of muscle and bone, thereby reducing their risk for osteoporosis and frailty. In fact, the CDC notes that people with health concerns like arthritis or heart disease often benefit the most from exercise regimens that include lifting weights a few times each week.

Physical limitations are a part of aging. But seniors need not let such limitations relegate them to repetitive, boring workouts. TF217079

Age-related eye exam intervals

Routine eye exams are an important component of preventive health care. While examinations can detect abnormalities with vision, the eyes also may be windows into other health issues.

Eye care professionals instruct their patients to come in for examinations at different intervals depending on individual need. Those with preexisting conditions may require more frequent examinations. Age can affect the frequency with which patients see their opticians, optometrists and ophthalmologists. The American Optometric Association has produced an age-based eye exam schedule, which may be tweaked depending on individuals’ histories.



- Ages 40 to 64**
Individuals between the ages of 40 and 64 can stick to getting exams every two years if their vision is unaffected.
- Age 65 and older**
Vision can deteriorate as individuals age, so older adults may need to visit the eye doctor more frequently. An annual exam is generally the best advice for people 65 and older.
Patients at risk include those who have personal or family histories of ocular disease or have systemic

health conditions with potential ocular manifestations, says the AOA. Individuals who have had eye surgery or previous eye injury, or are in occupations that are hazardous to the eyes, also may need more frequent visits. People who wear glasses or contacts may need to get eye exams more often since eye prescriptions usually need to be renewed yearly, according to Warby Parker Eyewear.

If it’s been a while since you have had an eye exam, now might be the right time to schedule one. TF238214

Did You Know?

Getting out and about is a vital component of many seniors' daily lives, but it's important that aging men and women recognize how much exercise is healthy for them. The Department of Health & Human Services notes that adults need a mix of physical activity to stay healthy. That mix should be a combination of moderate-intensity aerobic activities, which can include golfing, swimming and even gardening, and muscle strengthening activities like weightlifting that make the muscles work harder than usual. The DHHS recommends adults combine 150 minutes of moderate-intensity aerobic activity per week with at least two days of muscle-strengthening activities. The Centers for Disease Control and Prevention notes that these guidelines are safe for individuals who are 65 and older, generally fit and have no limiting health conditions. Individuals who do not fit that criteria should consult with their physicians before beginning a new exercise regimen, as it's possible that they could be putting their health at considerable risk if they attempt to follow guidelines designed for people who are generally fit. It's also important that healthy seniors avoid overdoing it in regard to exercise. Though the DHHS suggestions are the minimum recommendations, going too far beyond those guidelines without first consulting a physician could increase seniors' risk for injury, illness or even death. TF222697



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Money management tips for retirees

What constitutes a perfect retirement is different for everyone. Some people may imagine spending their golden years fishing their days away, while others may aspire to finally embrace their inner globe-trotter. Though individuals' retirement dreams differ, every retiree will need money, which only underscores the importance of a wise and disciplined approach to money management.

Average life expectancies have risen considerably over the last several decades. According to estimates from the United Nations Population Division, the average life expectancy in Canada for both sexes is just under 83 years, while it's slightly more than 79 in the United States. Those figures are a welcome sign, but they may inspire a little fear among seniors who are concerned that they might outlive their money. No one knows how long they will live, but everyone can embrace a handful of money management strategies to increase the chances that they won't feel a financial pinch in retirement.

- Study up on the tax implications of withdrawing from your retirement accounts. Every retirement investment vehicle, whether it's an IRA or a 401(k), has tax implications. Money withdrawn too early may incur tax penalties, and even money withdrawn

long past retirement age could elevate retirees into a new tax bracket that could prove costly. A financial advisor can help retirees determine the tax implications of withdrawing money from their retirement accounts and may even develop a detailed guideline of when withdrawals should be made and how much should be withdrawn in a given year in order to minimize tax liabilities.

- Prioritize your own needs. Though retirees, particularly those with children and grandchildren, may feel an obligation to help their families in difficult financial times, generosity can be very costly for adults who have stopped working. Retirees may or may not have opportunities to generate new income, and even those who do likely won't make enough to meet their daily financial needs. Given that reality, retirees must prioritize their own financial needs, including their immediate needs and those they will have for the rest of their lives. Though it might be difficult to turn

down loved ones' requests for financial help, retirees must make sure they can pay their bills and maintain a quality of life that won't jeopardize their long-term health.

- Examine your housing situation. Equity in a home is a feather in the cap of many retirees. Retirees who own their homes and live in locations with high property taxes might be able to cash in on their equity by selling their homes and downsizing to a smaller home with lower property taxes. If moving is not a consideration, discuss a reverse mortgage with a financial advisor. A trusted financial advisor can highlight the advantages and disadvantages of reverse mortgages, which are a great option for some people to improve their financial well-being in retirement.
- Stick to a budget during retirement. The U.S. Department of Health and Human Services reports that roughly 70 percent of individuals who turn 65 will need long-term care in their lifetimes. That's just

one expense retirees must budget for, and it's more sizable than some people may recognize. In fact, the Fidelity Retiree Health Care Cost Estimate found that the average retired couple age 65 in 2022 will need roughly \$315,000 to cover health care expenses in retirement. And health care costs are just one of many expenses retirees can expect to have. Budgeting and avoiding overspending can ensure retirees have the money they need when they need it.

No one wants to outlive their money in retirement. Various strategies can help retirees effectively manage their money so they can enjoy their golden years without having to worry about their finances. TF232671





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