

Living 50 Plus



Guide to Senior Living

Seniors can backstroke their way to improved health



Exercise provides a number of measureable benefits for people of all ages, including older adults. Swimming is one exercise that may be especially beneficial for seniors.

Many people learn to swim in childhood and sharpen that skill as they get older. Though swimming devotees may get in the water for fun rather than

fitness, this popular, joyful and relaxing pastime may be the ideal exercise for seniors looking to improve their overall health, particularly because it is very low-impact.

Because the water provides buoyancy while swimming, there is little risk of injury and minimal strain on the body. Water exercises, including swimming, work all the muscle groups, so it can be a complete exercise, says American Senior Communities. Swimming also is a great cardiovascular exercise that can strengthen the heart muscle and improve lung function and endurance. Because it lowers blood pressure and improves circulation, swimming is a great way to get the heart pumping.

A gentle, 30-minute swim can burn up to 200 calories, which is more than walking. A faster swim can burn calories more quickly than running or cycling. However, since water supports up to 90 percent of the body's weight, this activity will put less stress on muscles and joints while one is exercising.

Individuals with mobility issues or arthritis pain may find that swimming helps relieve discomfort and improves range of motion. Again, because the water is doing much of the work holding up the body, it will take the stress off of joints, helping a person to feel better while stretching and moving gently in the water.

Even seniors who don't know how to swim can still reap the benefits of

water exercise. Walking in shallow water, or using a kickboard to stay above the water can be effective. Using foam dumbbells or even pushing and pulling one's arms through the water can serve as a great resistance exercise that builds strength.

Swimming and additional water activities are great ways for seniors to stay in shape. As always, individuals should speak with their doctors before beginning any exercise regimen to ensure that it is safe. FP242663

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Tips for seniors to safeguard their mental health

The wide-ranging impact and reach of mental health issues garnered considerable attention during the COVID-19 pandemic, when the virus as well as mandates designed to reduce its spread led to increased feelings of anxiety and isolation. Since then, life has returned to normal for billions of people across the globe, but many people, including seniors, continue to experience mental health issues.

The Pan American Health Organization reports that at least one in four older adults experiences a mental disorder such as depression, anxiety or dementia. And those figures will likely only grow, as population estimates indicate seniors will make up a greater percentage of the global population in the years to come. Seniors dealing with mental health issues may feel helpless, but there's much they can do to safeguard their mental health.

- **Socialize regularly.** A 2019 study published in The Journals of Gerontology, Series B: Psychological Sciences and Social Sciences found that older adults who socialized with people beyond their circle of family and close friends were more likely to have greater positive moods and fewer negative feelings. Unfortunately, a significant percentage of older adults report feeling isolated from others. According to the University of Michigan National Poll on Healthy Aging that was conducted in January 2023, one in three older adults reported infrequent contact (once a week or less) with people from outside their home.

- **Speak with a mental health professional.** Among the more troubling aspects of the mental health crisis affecting seniors is that the PAHO reports two-thirds of older adults with mental health problems do not get the treatment they need. Speaking with a mental health professional can help older adults in myriad ways. Such professionals can identify the issue that is prompting seniors to seek help and offer suggestions that can improve overall health and quality of life. Roundstone Insurance notes that reliance on digital behavioral health tools, including telehealth, was turned to both during the pandemic and ever since, and seniors can utilize such services if they have limited mobility and/or no one to help them make it to in-person appointments.



- **Volunteer.** Many older adults are retired, and while ample free time may have seemed like the ultimate reward after a lifetime of working, many retirees experience a void once their life no longer has the structure that work can provide. According to the independent nonprofit HelpGuide.org, retirement depression can compel retirees to feel as though they miss the sense of identity, meaning and purpose that came with their jobs, which can make some feel depressed, aimless and isolated. Volunteering can help fill the void created by retirement, and the positive mental health effects of volunteering are well-documented. According to the Mayo Clinic, studies have shown volunteering increases positive, relaxed feelings and gives volunteers a sense of meaning and appreciation.

No one is immune to mental health issues, including seniors. But older adults can take various steps to address their mental health and improve their overall health as a result. FP242676

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What to know about estate planning



Managing and planning one's estate sounds like a task reserved for the über-rich. But that's a common, and potentially costly, misconception. Indeed, estate planning is a necessary component of long-term financial planning no matter the size of a person's investment portfolio.

Estate planning is an umbrella term that encompasses anything from asset allocation after death to end-of-life health care decisions to power of attorney should an individual become incapacitated. Key components of an estate plan typically include wills, trusts, power of attorney, and health care directives. According to a 2021 survey by Caring.com, only 33 percent of Americans have a will in

place, and 60 percent of respondents in the same survey cited "not having enough assets" as reasons for not creating an estate plan.

The following are some basic steps anyone can take to establish an estate plan.

- Create a will. A will is a legal document that specifies how your assets will be distributed after your death. Although a will can be set up without an attorney, relying on an attorney to create or update a will can ensure that it is legally sound and reflects your intentions. In the will you can name an executor who will carry out the plans of the will. Without a will, intestacy laws where you live will dictate the distribution of your assets.
- Establish trusts. Morgan Legal Group says trusts are tools that can protect assets, minimize estate taxes and provide for beneficiaries. Trusts can be revocable or irrevocable. Special needs trusts also can be set up. Trusts can help avoid probate and reduce estate taxes. The National Bureau of Economic Research indicates trusts can reduce estate taxes by up to 40 percent. Trusts also can shield some of your assets so they cannot be counted as part of your responsibility for paying for skilled nursing home admittance.
- Determine powers of attorney and health care proxies. If someone becomes incapacitated, that person will need responsible people who can act on their behalf. A financial or legal power of attorney can help with paying bills, accessing accounts and managing finances and other needs. A health care proxy can be listed on an advanced health care directive, known as a living will. The proxy will communicate your wishes indicated on the directive and see that your wishes are honored.

Knowing what's included in an estate plan can ensure that people make informed choices about their assets, beneficiaries and financial futures. It is always best to work with legal, medical and tax professionals when drawing up estate plans to avoid any issues that can arise when matters are not decided ahead of time. MM24C477

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What distinguishes three popular retirement accounts from one another

Financial security in retirement is a goal worth pursuing, but it's one that a significant percentage of individuals feel is out of reach. According to a February 2024 report from the National Institute on Retirement Security, 55 percent of Americans are concerned they cannot achieve financial security in retirement.

Saving for retirement is an integral component of securing long-term financial security. There are many ways to save for retirement, and individual retirement accounts (IRAs) and employer-sponsored 401(k) plans are among the more popular ways investors build a nest egg for their golden years. IRAs and 401(k) plans differ in some notable ways, and recognition of what distinguishes these types of accounts can help people choose the right vehicle for them. When considering these vehicles, it's important to point out that contribution limits can change from year to year, so individuals can expect to increase their contributions in future years if they hope to maximize the allowable amounts. The following breakdown, courtesy of US Bank®, notes some key differences between a traditional IRA, a Roth IRA and a 401(k).

Traditional IRA

Eligibility: Anyone with earned income is eligible to open a traditional IRA.

Funding: A traditional IRA can be funded with after-tax dollars or as tax-deductible contributions.

Contribution limits: \$7,000 annual limit in 2024, though individuals age 50 or older can contribute an additional \$1,000 if they choose to do so.

Employer match: None.

Investment selection: Account holders can choose their own investments.

Roth IRA

Eligibility: Individuals aspiring to open a Roth IRA are urged to speak with a financial planner or accountant, as certain contribution criteria and tax filing requirements must be fulfilled.

Funding: A Roth IRA is funded with after-tax dollars.

Contribution limits: \$7,000 annual limit in 2024, though individuals age 50 or older can contribute an additional \$1,000 if they choose to do so.

Employer match: None.



Investment selection: Account holders can choose their own investments.

401(k)
Eligibility: Individuals are urged to speak with human resources professionals at their place of employment, as US Banks notes most employers have certain qualifications their workers must meet in order for them to participate in these plans. Those qualifications can vary between firms.

Funding: A 401(k) is funded with pre-tax dollars deducted directly from participants' paychecks.

Contribution limits: The annual limit for 2024 is \$23,000, though participants age 50 and older can contribute an additional \$7,500.

Employer match: Some employers match employee contributions up to a certain percentage. Investopedia notes the average match was 4.5 percent in 2023.

Investment selection: Various portfolios may be offered, but those available are generally chosen by employers.

Individuals aspiring to create financial security in retirement are urged to consider investing via a 401(k) or a traditional or Roth IRA. MM24C478



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