

Reflect, Reset, Rebalance Your Life

Not everyone experiences a life-changing event in their lifetime, one that impacts them for better or worse. As we continue to experience the pandemic, we are witnesses to our own experiences. We don't know the outcome will be for ourselves, our neighbors, community, and so on. It can be an unnerving, but positive experience if it is a life-changing event that changes us for the better. As you reflect on the pandemic in the next weeks and months, consider your life as it is today and the changes that you intend to make because of it.

We know that preparing our bodies through proper nutrition and exercise and taking care of our mental health through positive experiences is the best way to ensure good health. We also recommend considering the following components as you reflect:

Healthy aging needs to start long before retirement. People that are enjoying good health now and in retirement have taken steps along the way; proper nutrition, exercise, no smoking or excessive alcohol use, and have monitored their health with yearly checkups while maintaining a healthy weight. Healthy aging includes ensuring your assets will not prematurely liquidate prior to retirement and during retirement. We all can think of people that have practiced the steps toward healthy aging and those that have not. What are you doing for yourself in the area of personal health?

Financial Security includes what you do today with your money that impacts your future. Saving and planning helps you to feel financially secure and eliminates stress about running out of money today or in retirement. As you age, continue financial planning while liquidating your retirement assets or consider leaving a legacy for the next generation. Having a 'spending down' plan and a strategy in retirement is just as important as when you were planning for your retirement.

With job security unknown to many due to [today's economic conditions](#), resetting your savings plan to prepare for financial hardships is crucial. Perhaps you feel unprepared? Don't make the same mistakes in the future. Now is when you need to change by being prepared for what the future brings.

Balancing Leisure Time and Working is critical to you and your relationships. During our working years, focusing on family and yourself first and work secondly

can help reduce stress. Exercise, work, family time, personal leisure time, and volunteering should be part of your monthly schedule.

In retirement, having the choice to continue to work because you enjoy it and not because it's necessary is what financial planning is all about. Your retirement 'work' may be a part-time paid position or volunteering to benefit your community in some way. Work becomes a leisure time activity if planned successfully.

Being Ready for Retirement should be based on your decision and not due to poor physical or mental health and be something you welcome. Feeling you have achieved all you want to in your career, looking forward to the next chapter of your life, and having a healthy body is just as important as saving money for retirement.

Here's to wishing you good health in the upcoming weeks and time to reflect on what's truly important. **The newsletter and links are being provided as a service to you. Please note that the information and opinions included are provided by third parties and have been obtained from sources believed to be reliable, but accuracy and completeness cannot be guaranteed. The information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice designed to meet the particular needs of an individual's situation. Please add reference number 1124573-d**

