

Retirement Wellness Report™



Strategies To Live Longer

Travel: Traveling keeps your mind active by visiting new places and enjoying cultural experiences. It can also keep you physically fit through walking and climbing stairs... and is a great way to meet people and make new friends.

Friends: According to a study at Flinders Univ. in Australia, people with an extensive network of good friends and confidantes out-lived those with the fewest friends by 22%.

Volunteer: According to a University of Michigan study, adults over 65 who volunteered at least 40 hours each year to a single cause were 40% more likely than non-volunteers to be alive at the end of study.

Prayer: According to the National Institutes of Health, people who pray daily are 40% less likely to have high blood pressure.



Need a helping hand with your retirement situation?

I can help. Call me today to schedule an appointment!

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Retirement Metaphors

What would you say if you were asked to finish the following sentence: "Retirement is like _____?"

Is retirement like a death sentence or more like winning the lottery? How do you think those responses will impact someone who is considering retirement? Metaphors are powerful tools that new and future retirees can develop in order to put an empowering spin on their life after work.

We often use metaphors to explain or communicate a concept by likening it to something else. Our familiarity with one thing allows us to understand the other. We often compare retirement to marriage because we believe people have to grow into it and adjust along the way. Just as you could never have your entire married life planned on the day of your wedding, you can't plan for every aspect of retirement on the day you retire. Retirement is a process that people have to adapt to over time.

Take a moment to write down how you describe retirement or what you would liken it to. Is it a blank slate or a clean slate? A gift or a burden? Are they solemn years or active years? Is it the next phase of life or the last phase of life? Notice the emotional energy and images that each metaphor portrays.

Next, consider how these metaphors were developed. What and who influenced them? Did you learn them from family, friends, colleagues, or retired people? Are they old and outdated? Do they leave you feeling positive and optimistic or anxious and concerned about what retirement will bring?

By developing empowering metaphors, while avoiding less-than-meaningful thoughts and ideas, new and future retirees can better prepare themselves for a smooth transition into every aspect of retirement.

Retirement after all, is like a new photo album! Waiting and ready for you to fill it with fond memories, fun events, and images of those you love most.

It is also a privilege that some people never get to experience. So treat it with great respect and be grateful for the opportunities it presents.

Tell us what you think. Send us an email letting us know your retirement metaphor and what this time of life will mean to you.



Retirement Golf Balls & Coffee

An advisor stood before a group of seminar attendees with some items in front of him. He began by quietly picking up a very large and empty jar and proceeded to fill it with golf balls. He then asked the group if the jar was full. They agreed that it was.

The advisor then picked up a box of pebbles and poured them into the jar. He shook the jar lightly. The pebbles rolled into the open areas between the golf balls. He then asked again if the jar was full. They agreed that it was.

The advisor next picked up a box of sand and poured it into the jar. Of course, the sand filled up everything else. He asked once more if the jar was full. The attendees responded with a unanimous "yes."

The advisor then produced two cups of coffee from under the table and poured the entire contents into the jar effectively filling the empty space between the sand. The members laughed.

"Now," said the advisor as the laughter subsided, "I want you to recognize that this jar represents your life.



Answer: a) 58 and b) 62

Life expectancy in 1930 was indeed only 58 for men and 62 for women, and the retirement age was 65. But life expectancy at birth in the early decades of the 20th century was low due mainly to high infant mortality.

Source: Social Security



What was the average life expectancy at the time Social Security was passed in 1935?
a) 58 years old c) 62 years old
b) 63 years old d) 65 years old

See answer below left.



The golf balls are the important things - your family, your children, your health, and your friends.

The golf balls are the important things - your family, your children, your health, and your friends. If everything else was lost and only they remained, your life would still be full. The pebbles are the other things that matter like your job, your house and your car. The sand is everything else - the small stuff."

"If you put the sand into the jar first," he continued, "there is no room for the pebbles or the golf balls. The same goes for life. If you spend all your time and energy on the small stuff you will never have room for the things that are truly important to you."

"Focus on the things that are critical to your happiness. Play with your children and grandchildren. Take time to get medical checkups. Take your spouse out to dinner, support charities and others... because the rest is just sand."

A gentleman in the back row raised his hand and asked, "What does the coffee represent?" The advisor smiled and replied, "I'm glad you asked. It just goes to show that no matter how full your life may seem, there's always room for a couple cups of coffee with a friend."

P.S. We want to hear from you. Who are you saving room for in your jar of life and who do you need to invite out for coffee? Email us.

