Four Ways To Remain Mentally Sharp in Retirement

(NAPA)—Many retirees share a fear of gradually losing their ability to think as clearly as they used to or remember simple information such as other people’s names. And while every- one has the occasional “senior moment,” medical research indicates that aging by itself is generally not a cause of cognitive decline.

Studies have shown that you can help prevent cognitive decline and reduce the risk of dementia with some basic good health habits,” according to Harvard Medical School’s HealthBeat newsletter.

Here are four simple steps to keep your mind sharp at any age:

1. Exercise: Exercise is important to stay physically active. Simple routines such as taking exercise classes at your health club or walking in your neighborhood every day can do wonders for your mental health. Just get moving. “The cognitive benefits of exercise have been under- stood for so long,” notes the Center for Retirement Research at Boston College.

2. Serve: Research published by the American Psychological Association found that volunteering in later life “is associated with significant psychosocial, physical, cognitive and functional benefits for healthy older adults.” Science is now confirming what many have learned by experience: People often feel better after they have served others and enjoyed the time spent helping someone else.

3. Learn: Experts think that ongoing education and learning new things may help keep you mentally sharp simply by getting you in the habit of staying mentally active. Take a class from a senior center or community college, make it a habit to visit the library and pick up a new book each week. “Challenging your brain with mental exercise is believed to stimulate processes that help maintain individual brain cells and stimulate communication among them,” according to Harvard Medical School.

You can keep your brain sharp and supple, when you put your mind to it.

4. Finance: A study published by The Journal of Gerontology found that “financial strain was a strong and robust predictor of worsening mental health” among older adults, including anxiety and depression symptoms. Another way to help keep yourself mentally healthy in retirement is to make sure you have ample cash on hand to help pay off unexpected health care bills or fund any renovations that might need to be made to your home. Many seniors are surprised to learn that one potential asset for generating immediate cash is a life insurance policy.

A life insurance policy is considered your personal property and—as such—you have the right to sell that policy anytime you like. When a consumer sells a policy in a “life settlement” trans- action, the policy owner receives a cash payment and the purchaser of the policy assumes all future premium payments—then receives the death benefit upon the death of the insured. Candidates for life settlements are typically aged 70 years or older, with a life insur- ance policy that has a death benefit of at least $100,000.

To learn more about life settlements, visit www.LISA.org or call the LISA office at (888) 672-3917.