

MEMBER ENGAGEMENT

Member blog – Retirement

The following health and wellbeing blog has been prepared by TAL for use by partner superannuation funds for their members. It is available to use in white-label format for communications and is designed to provide information for members on positive ways to support their overall wellbeing. Your own internal approval process including legal requirements are required prior to publishing.

-BLOG-

What I wish I knew: physical health in retirement

Retirement marks a significant transition in life, offering newfound freedom and opportunities to do some of the things that weren't previously possible with the responsibilities of work. However, it can also bring changes to daily routines and lifestyles that can impact your health in ways that you may not expect.

In new research by our life insurance partner [TAL](#), recent retirees shared what they wished they'd known prior to retirement. When asked about their greatest concern in retirement, around half of all respondents said they were worried about declining physical health. Overall, health concerns including reduced mobility, the need for long term care and cognitive decline outranked any financial concerns.

So, understanding how other people approached retirement and how their health was impacted over time can provide valuable insights and pointers on things to look out for. Being proactive about looking after your physical health makes a big difference. You can achieve this by understanding your risk factors, having regular check-ups and taking action to make positive changes to your health and lifestyle.

With that in mind, we've put together a list of top tips to guide you on your way to a healthier retirement:

1. Get regular exercise

Incorporate regular exercise into your routine, such as walking, swimming, tennis or golf to maintain strength, flexibility and cardiovascular health. Exercise that includes resistance help preserve muscle mass and bone density. If you've got a little more flexibility with time now, why not try something fun and new like Pilates, yoga or Zumba?

2. Maintain a healthy diet

Focus on maintaining a diet rich in fruits, vegetables, lean proteins and whole grains to support overall health and vitality. Limit processed foods, sugary snacks and alcohol and drink plenty of water.

3. Prioritise sleep

Ensure you get adequate restorative sleep each night, as sufficient sleep is crucial for overall health, cognitive function and mental wellbeing.

4. Get regular check ups

Schedule regular check ups with your GP to ensure any health concerns are addressed promptly. Also ensure you stay up to date with health checks like the bowel cancer screening program, heart health check and breast screening if it applies to you.

5. Manage chronic conditions

If you have a chronic health condition, such as diabetes or hypertension, work closely with your healthcare team to ensure it's managed effectively through medication and lifestyle changes.

In summary, maintaining physical health in retirement requires a combination of regular exercise, healthy eating, good quality sleep, and preventative care. Remember, it's never too late to prioritise your health and make positive changes to a healthier, happier retirement.

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