



Planning Ahead

EXPERTS ADVISE PLANNING FOR RETIREMENT LONG BEFORE YOU DO SO. THIS CHECKLIST WILL HELP YOU MAKE DECISIONS SO THAT YOU'RE READY WHEN IT'S TIME.

By Amy Thornley

Who lives in retirement communities? In a word: you. Banish the idea of sad, sick and lonely people from your mind. The retirement communities of today are miles away from sad and lonely. Retirement living is vibrant, social and relevant. Retirement living is not about nursing homes and loneliness. Retirement living is dorm life for seniors. Communities exist that cater to specific hobbies, ages and even former careers. If you have an interest, you can be certain that you can find a community that caters to it. Making the decision to leave your own

home can be difficult. However, you can give yourself peace of mind by being proactive about your future. There are a multitude of factors to consider and many unknowns. The following will help you to break down some of the considerations with thoughtful questions.

To begin, pause to consider and connect with a future version of yourself. If you haven't yet retired, what would you like your retirement years to look like? With whom do you envision spending your time? How will you stay active, and how active do you want to be?

Seniors should consider what they want from retirement before they retire.

HOUSE AND YARD

Even if you love your home, chances are it's much larger than what you'll need in retirement. And that could quickly become a nuisance. How much of your time will you want to devote to your own household chores? Think about how many floors are in your current home and if you have the mobility or desire to navigate them multiple times each day. Think about the reality of keeping all areas of your home clean—something that can be not only challenging, but also frustrating if large parts of your home are unused. What about your yard? How much outdoor space do you have, and how much time do you really want to devote to the upkeep of such a space?

FOOD PREPARATION

Preparing and sharing meals is, for some, one of life's great pleasures. Be honest with yourself—how much do you really enjoy cooking? What if it was just for yourself—would you still want to prepare all of your meals? Perhaps you'd be just as happy sitting down to a meal with friends that someone else had prepared. Think about the other chores of cooking: the meal planning and selection as well as the grocery shopping. Are these things that you truly enjoy, or tiresome chores?

FRIENDS AND FAMILY

As we age, we begin to lose some of the most intimate connections we have had in life. Studies have also shown that, while senior years are important times for us to find connection, this is also the time in life when it is hardest to meet new people. Depression can be fairly prevalent among seniors. The CDC estimates as many as 7 million people over the age of 65 experience

depression each year.

While family is to be cherished and is important to happiness, it is also important to cultivate connection among your peer group, with people who understand your current life phase. If your family is not local to you, these senior connections are even more important. For many people, loneliness is simply a side effect of getting older. But it doesn't have to be. A retirement community is designed to provide you with just that—a community. Activities are designed to help you find your tribe and stay active together.

ACTIVITIES

Retirement communities are hubs of activity, and some cater more to one particular kind than others. Are you more into tennis or Pilates? Do you prefer bingo to board games? Is your morning not complete without a long walk? Would you rather attend lectures and visit art museums and seek your intellectual equals? Do you enjoy

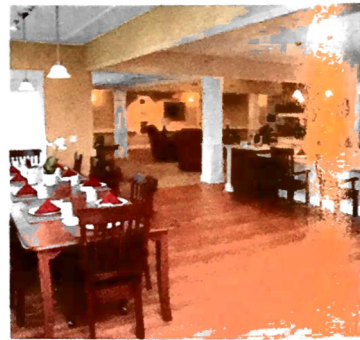
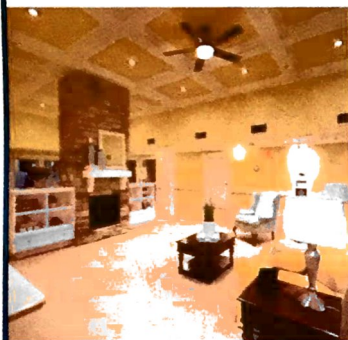
local travel? Or would you prefer planned trips to other states or even countries? Think about all the things that make your life vibrant, and then find the community that best matches you.

HEALTH

Good health is both the big question mark and the golden egg for seniors—the thing that is hoped for and yet, ultimately out of anyone's control. While we would all like to enjoy perfect health until the end, the truth is that you will need increasing amounts of help as you age. Communities with varying amounts of care onsite can give you peace of mind about who will be there for you when you need it. If certain debilitating diseases run in your family—dementia, Alzheimer's, Parkinson's—these proactive care decisions can give both you and your loved ones peace of mind.

No one likes to think about needing this sort of long-term care, but studies show that more of us should. A recent study

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Different retirement communities have different amenities.

the domestic life and ready for someone to take care of you for a change. Tired of the lines at the grocery store, the tedium of finding a parking spot. Perhaps you simply couldn't enjoy life without the sound of children playing outside your window. Or maybe you look out the window and find that your neighborhood is full of strangers now, the people and families you knew now having moved on. At the very least, you now have a checklist for your retired life. You know now what is most important to you, and what you'd be willing to hand off to someone else as you age.

These are heavy questions and decisions. It's not fun to consider a time when you wouldn't be fully independent. But it's better to shop around now, when you have wide open options and a deadline far in the future. This clear-headed self inquiry just might lead you to the most vibrant and fulfilling golden years you could have ever imagined. ■

from Merrill Lynch shows that while only 37 percent of people older than 50 think they may eventually need long-term care, the reality is that 70 percent of people ultimately will. Consider your possible future

self, the version of you who is no longer able to live on her own. Wouldn't you feel better if you knew exactly where you were going? After this soul-searching, maybe you'll find your answer. Perhaps you're tired of



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