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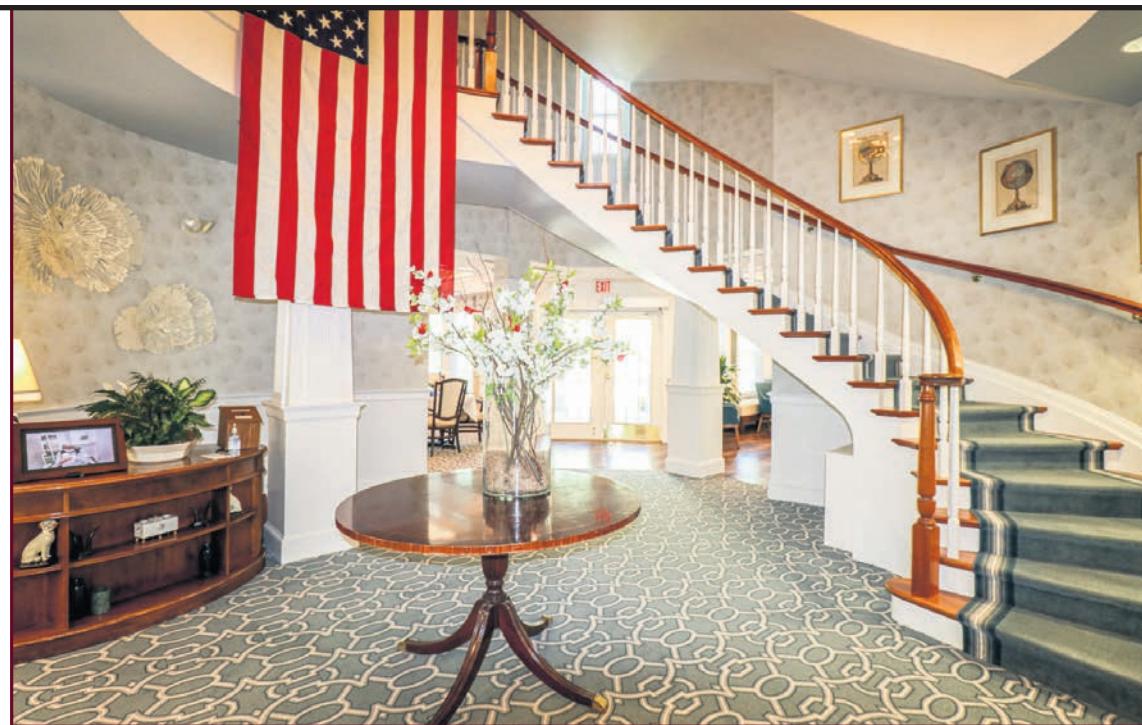
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TIME FOR TRAVEL

From an RV to the sea, the options are plentiful

Retirement provides individuals with ample time to engage in activities they enjoy. Many seniors spend that newfound free time relaxing and seeing the sights.

Seniors are a travel-friendly demographic. The World Tourism Organization says that, in 1999, more than 593 million international travelers were age 60 years and older.

Seniors are projected to take two billion trips annually by 2050. As Baby Boomers and Generation

Xers retire, a larger portion of the overall population will have time to travel.

When seniors plan trips, they have many ways to get around in style.

Cruising

Cruising can be an ideal way for older adults to travel. Cruise ships depart from ports across the world and travelers can choose from an array of itineraries. People can travel on cruises that are at sea for as few as three to five days to others

See TRAVEL, Page S6



Seniors have many travel options, and retirement is the ideal time to get out and enjoy time away from home.

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*Source: U.S. Department of Health and Human Services, Administration for Community Living

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Seniors rediscovering the joy of traveling can take various measures to make their trips more safe.

Tips for trip safety

Travel was once a key component of the picture working professionals created of their ideal retirements. While the COVID-19 pandemic put many retirement travel plans on hold in recent years, jetting off to distant locales is once again on retirees' radars.

A 2022 survey from AARP found that individuals 50 and over were poised to not only get back on the road, but also spend significantly more money on travel.

Prior to the pandemic, Americans 50 and over spent \$7,314 annually on travel, according to data from AARP. By spring 2022, individuals in that same age bracket indicated a readiness to spend \$8,369 on travel.

Eagerness to get back on the road, in the air or on the high seas could make it easy to overlook some principles of safe travel. However, such an oversight could lead to complications that could make it hard to enjoy time away from home.

The following tips can reduce the likelihood that seniors encounter trouble while traveling.

- Determine if any health issues are affecting your desired destinations. The Centers for Disease Control and Prevention has a website devoted to travel vaccines ([cdc.gov/travel/page/travel-vaccines](https://www.cdc.gov/travel/page/travel-vaccines)), and that page can be an invaluable resource for individuals

See **SAFETY**, Page S6

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■ *Continued from Page S5*

planning a vacation. What's more, the CDC even provides a specific list of destinations and the latest travel health notices for each of those nations. That list, accessible at cdc.gov/travel/destinations/list can help seniors determine if there are any health-related safety issues in countries they hope to visit.

■ Speak to your physician. A pre-trip consultation with a physician can uncover any issues that might arise while you're away. Such issues may be easily managed for domestic travelers who are not planning to visit any especially remote locations, but they will not necessarily be as easily navigated when traveling overseas. Physicians can recommend certain vaccinations or measures to ensure your health while away. In addition, a pre-trip doctor visit is a great time to refill prescriptions that you will need while you're away.

■ Take financial precautions as well. Of course, not all travel-related concerns are medical.

Finances also require some pre-trip attention. Inflation has caused a sharp spike in the price of various commodities since the start of 2022, so travelers should study up on the cost of food and attractions at their destination to ensure they have enough money to enjoy themselves. Baggage costs have risen significantly in recent years, so seniors traveling on a budget may want to pack less and do laundry while traveling in an effort to save money. In addition, the unpredictable nature of travel since the onset of the pandemic has underscored the utility of travel insurance. Seniors can look into travel insurance that could reimburse them in the case of delays or cancellations.

■ Privately share your itinerary. Prior to departing, share your itinerary with friends and family. Avoid sharing the itinerary on social media platforms, which can make you a target for criminals at home and at your destination. The itinerary should include where you're staying, the dates you're visiting certain locations and the dates of activities you'll be engaging in on your trip.

TRAVEL

■ *Continued from Page S4*

that are out for weeks at a time.

One reason seniors enjoy cruising is because it's all-inclusive with little extra planning required. Step aboard a cruise ship and enjoy a floating hotel complete with food, lodging, entertainment, shopping, gambling, and much more. Organized excursions at ports of call can add to the thrill of cruising.

Guided tours

Escorted tours are another option seniors may want to consider. By working with reputable tour operators, seniors can engage in affordable, safe and comfortable tours via bus, train or other modes of travel.

Tour companies take the work out of the trips by handling the details and showcasing the best locales. Tour experts know when to schedule meals and sightseeing to avoid the crowds so that everyone can sit back and relax on their adventures.

RV excursions

Travel by recreational vehicle

is a great way for individuals with time on their hands to see the sights up close and personal. When RVing, the time spent traveling is the adventure, and the destination is simply the cherry on top.

The RV industry exploded during the pandemic because it provided a safe way to enjoy a vacation and get away from home. MARVAC Michigan RV & Campgrounds says currently more than nine million households own an RV in the United States.

There's no age limit to buying an RV, although the RV Industry Association says the average owner is 48-years-old and married.

RV-friendly campsites and parks enable travelers to mingle with each other, providing affordable and fun ways to travel.

Timeshares

Seniors who got in on the time-share bandwagon early in life can choose to enjoy their travel years even further. The time-share model enables buyers to purchase the right to use particular homes, condos, hotel rooms, resorts, or other accommodations

One reason seniors enjoy cruising is because it's all-inclusive with little extra planning required.

for specific periods of time. For example, some timeshare agreements are for one week each year in a designated location.

Seniors with more time on their hands may want to revisit timeshare agreements to increase the frequency in which they can use properties or to find timeshare companies that enable swapping properties with others so that different locales can be enjoyed.

Visiting family

Retirees may aspire to spend more time with family members who do not live nearby. Families may want to consider mother-daughter residences or properties with small guest houses so that seniors can stay in the residences when visiting but have some privacy at the same time.

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THE DATING GAME

It's different online, but has advantages

People are living longer, a reality that can be traced to a number of factors, including advancements in medicine and greater dissemination of information regarding preventive health care. According to data from the United Nations Population Division, the average life expectancy in the United States is 81.65 for women and 76.61 for men. Canada has even higher life expectancies, at 84.74 for women and 81.15 for men.

As people live longer, some may outlive their significant others and ultimately find themselves once again interested in sharing experiences with a special someone. Seniors ready to re-enter the dating pool may find that things are quite different from

what they experienced as naive teenagers or young adults. Dating used to be about hanging out with friends and meeting people at shared events, such as school dances or work parties or even while enjoying a night out with friends. Nowadays, dating often begins in cyberspace. This can be confusing and anxiety-inducing for adults who didn't grow up with technology guiding their every move.

According to a report in The Atlantic, more than one-third of baby boomers are not currently married, and this generation has had higher rates of separation and divorce and lower rates of marriage than the generations that preceded them. Many boomers have years ahead of them to devote to

new relationships. Here's what they may want to know before navigating 21st-century dating waters.

You're not in this alone

While online dating may be portrayed as a young person's game, plenty of older adults are now finding connections online. In fact, many different dating apps are geared toward the senior set, including Senior-Match, eHarmony, Singles50, OKCupid, and Silver Singles, among others.

You have more time

As a senior, you may have more time to devote to recreation and leisure. This can be a great opportunity to get out and meet someone who shares your passions and interests.

Online dating has advantages

While online dating apps



For seniors who find themselves single, the dating landscape has changed.

and websites may have certain things working against them, particularly if their algorithms for pairing people are not fine-tuned, they also can be helpful. Online dating can expand social circles beyond local neighborhoods or even states,

provinces or countries. You're casting your net over a much larger body of water. Furthermore, dating app profiles typically spell out exactly what another person is seeking, which can save seniors from having to revisit awkward dating

moments from years past. Seniors may have to navigate new waters in modern dating. But with a good mindset and a little persistence, it is possible for seniors to find a special someone in cyberspace.

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Now's the time

There's no time for boredom with so many available hobbies

The value of hobbies is undeniable. A 2014 study published in the Journal of Occupational and Organizational Psychology found that employees who engaged in creative hobbies outside of work were more creative on work projects and had a better attitude on the job.

A separate study published in Psychosomatic Medicine in 2009 reported that individuals who engaged in enjoyable leisure activities had lower blood pressure and a smaller waist circumference.

The myriad benefits of hobbies is good news for seniors, many of whom have ample time for leisure activities. Whether seniors are retired or still working but free from the responsibilities of parenting, the

following are some fun and engaging hobbies to fill that free time.

Cooking

Years spent hustling and bustling through the daily grind of personal and professional obligations might have forced individuals to embrace cooking that emphasized convenience over culinary skill. Now that there's more time to embrace one's inner Emeril, seniors can look to cooking classes or take the self-taught route and purchase a new cookbook filled with delicious recipes.

A well-cooked homemade meal can provide a sense of accomplishment and affords seniors an opportunity to control the ingredients in the foods they eat, which

can be important for individuals with health-related dietary restrictions.

Writing

Many successful individuals have penned their memoirs after long, notable careers and lives. While individuals needn't follow suit with the goal of making their memoirs public, writing can be a great way for seniors to document their own lives and the lives of their families.

Interest in genealogy has risen considerably in recent years, as easily accessible websites like Ancestry.com and 23andMe.com have made it easier than ever for individuals to learn where they came from. Seniors can contextualize the information provided by genealogy



In addition to fun, hobbies have many benefits for seniors.

websites by writing about their personal experiences and sharing what they know about the lives of their parents, siblings, grandparents, and other family members.

Gardening

Seniors looking for hobbies that get them out in the great outdoors need look no further than their own backyards. Gardening can benefit the body in myriad ways.

According to the Mayo Clinic Health System, gardening can burn as many calories as working out in

the gym. In addition, the MCHS notes that individuals who grow their own fruits and vegetables are more likely to include those foods in their own diets, thus saving them money at the grocery store and also increasing their intake of nutrient-rich foods.

Swimming

Swimming is an ideal exercise for seniors, as it's low-impact but still a great way to utilize the entire body.

A 2007 study published in

the journal Quality of Life Research found that water-based exercise improves older adults' quality of life and decreases disability.

A separate study published in 2008 in The Journal of Sports Medicine and Physical Fitness found that water-based exercise can improve or help to maintain bone health in post-menopausal women.

These are just a few of the many hobbies seniors can pursue as they look for positive and fun ways to spend their free time.

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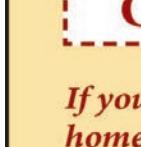
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AGING NATURALLY

How the body changes over time

Aging is an inevitable component of life. Young children often cannot wait until they get older because of the freedoms that seemingly come with being more mature. On the flip side, adults often wish they were young again.

Time waits for no person, and with aging comes many changes, many of which manifest physically.

The following are some components of healthy aging that go beyond graying hair and wrinkling skin.

Bones, joints and muscles

According to the Mayo Clinic, with age bones may become thinner and more fragile. Joints will lose their flexibility, while muscles lose mass and strength,

endurance and flexibility. These changes may be accompanied by a loss of stability that can result in balance issues or falls. It's common for the body frame to shrink, and a person may lose a few inches from his or her height.

A doctor may suggest a bone-density test or supplementation with calcium and vitamin D to keep bones as strong as possible. Physical activity that includes strength training can help keep muscles strong and flexible.

Body fat

As muscle mass diminishes, body fat can increase. The Merck Manual indicates that, by age 75, the percentage of body fat typically doubles compared with what it was



Physical and brain exercise, along with a healthy diet, are tools to ensure aging gracefully.

during young adulthood. The distribution of fat also changes, which can adjust the shape of the torso.

Heart

Organs in the body also age, and cells begin to die off, making those organs work

less efficiently. The heart is one such organ that changes with age. It pumps more than 2.5 million beats during one's lifetime. As a person gets older, blood vessels lose their elasticity, and the heart has to work harder to circulate blood throughout the body, reports Johnson Memorial Health. Exercise can help keep the heart as strong as possible.

Urinary tract and kidneys

The kidneys become smaller as a person ages, which means they may not be able to filter urine as effectively. Urinary incontinence may occur due to hormonal changes or because of an enlarged prostate. Furthermore, the bladder may become less elastic, leading to an urge to urinate more frequently.

Memory and thinking

Older adults experience changes to the brain as they age. Minor effects on memory or thinking skills are common and not usually cause for worry. Staying mentally active by reading, playing word games and engaging in hobbies can help. Following a routine and making lists (as multi-tasking may become challenging) are some additional ways to address memory issues.

These are just some of the changes that can come with aging. Generally speaking, exercising, using the brain and adhering to a balanced, healthy diet can help keep the body functioning well into one's golden years.



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Could I have cataracts?

The eyes are amazing organs that utilize various parts working in conjunction with one another. When working correctly, eyes enable crisp vision and process a vast array of vivid hues. When the eyes are compromised by illness or other conditions, various impairments may be the culprit.

Cataracts often affect aging individuals. The American Academy of Ophthalmology says a cataract forms when the natural lens in the eye, which is responsible for refracting light rays that come in the eye to help a person see, becomes cloudy. As a result, vision can be compromised and seem like a person is looking through a foggy or dirty car windshield, says the AAO.

The National Eye Institute advises that cataracts are common as people get older. More than half of Americans age 80 years or older either have cataracts or have had surgery to remove cataracts.

Cataracts may initially produce mild symptoms of blurry or hazy vision, or surroundings may seem

less colorful. Over time, cataracts can lead to vision loss if not treated. The following are some common symptoms of cataracts:

- Cloudy or blurry vision that still occurs despite the usage of corrective prescription glasses or contact lenses;
- Colors look faded;
- Compromised night vision;
- Halos appearing around lights;
- Oncoming headlights, lamps, or sunlight seem too bright;
- Double vision.

Researchers have identified certain things that may contribute to the changes that occur in the lenses that lead to the formation of cataracts.

Exposure to ultraviolet light from the sun or other sources is a main risk factor.

Diabetes, hypertension, obesity, smoking, prolonged use of corticosteroid medications, and other factors come into play as well.

All About Vision says cataracts can be broken down into various types, and some are much more common than others.

- Nuclear: These cataracts are the most common

and form in the center of the lens, gradually worsening.

■ Cortical: Cortical cataracts generally start as spoke-like opaque areas at the edges of the lens that grow inward. They tend to be responsible for more night glare.

■ Congenital: Some people are born with cataracts.

■ Trauma-induced: These cataracts form anywhere and often develop into a rosette shape.

■ Post subcapsular cataracts: Initially developing at the central back surface of the lens, these cataracts often develop faster than other types. Vision around bright light and colors is affected.

Eye doctors generally diagnose cataracts during dilated eye exams. The NEI says anyone age 60 or older should get dilated eye exams every one to two years.

Surgery may be recommended only at the point when cataracts start to severely interfere with daily activities. Until then, people can mitigate cataracts by updating eyeglass prescriptions, turning lights up when possible and wearing anti-glare sunglasses.



Alzheimer's disease was first diagnosed at the start of the 20th century. Now, 117 years later, it remains a major health issue affecting millions of people worldwide.



Understanding Alzheimer's

Of the roughly 55 million people around the world living with dementia, 60 to 70 percent are estimated to have Alzheimer's disease, reports the Mayo Clinic.

Alzheimer's disease is a progressive brain disorder marked first by mild memory loss that can worsen and lead to problems with communication and an inability to perform the activities of daily life.

The condition is named for Dr. Alois Alzheimer. In 1906, Alzheimer noticed changes in the postmortem brain tissue of a woman who had died of unusual mental illness, which included symptoms of language problems, memory loss and unpredictable behavior. Her brain showed many abnormal clumps and tangled bundles of fibers.

According to the National Institute on Aging, doctors now know those clumps are amyloid plaques and the tangles are hallmarks of the disease.

The National Institutes of Health says Alzheimer's disease is the seventh leading cause of death in the United States and is the most common dementia among older adults.

While most people are familiar with Alzheimer's, there is much more anyone can learn. The following are some interesting facts:

- The most common symptoms of Alzheimer's involve a gradual decline in memory, reasoning, language, coordination, mood, and behavior.
- The Cleveland Clinic says the buildup of plaques and tangles from an overabundance of amyloid and tau protein production block the communication between nerve cells and cause brain cells to die, thus contributing to Alzheimer's. Nerve cell death starts in the hippocampus, the area of the brain that controls memory. Doctors are not entirely sure what causes this protein build-up.
- Many times family members are the first to recognize a friend or loved one forgetting newly learned information, especially recent events, places and names.
- Issues with thinking and reasoning may include not wearing the right clothes for the weather or not knowing to use oven mitts when taking hot items out of the oven.
- Changes in the brain can begin years before initial symptoms appear, according to the Centers for Disease Control and Prevention. Age is the biggest risk factor for Alzheimer's. Researchers believe that genetics may play a role, but a genetic predisposition to Alzheimer's does not make it an inevitability.
- A healthy lifestyle, which includes adequate physical activity, a nutritious diet, limited alcohol consumption, and not smoking, may help people avoid Alzheimer's.
- Alzheimer's can rob a person of his or her personality. As the disease becomes more severe, mood swings, anger, depression, and anxiety may occur. This is combined with the patient forgetting who family members are and potentially lashing out or being disinterested in visitors.
- There is no cure for Alzheimer's, but doctors use medical management to improve quality of life for patients and their caregivers. Treatments may help maintain brain health and manage behavioral symptoms.



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The aches and pains – and types – of arthritis

Arthritis is a broad term that encompasses at least 100 different subtypes of the condition. Each has different causes and treatment methods, but some are more common than others.

The National Institute of Arthritis and Musculoskeletal and Skin Diseases says “arthritis” means “joint inflammation.” Joints are where two bones meet. Common symptoms of arthritis include pain, stiffness, swelling, and redness in and around the joints.

Arthritis is the No. 1 cause of disability in United States, affecting around 60 million adults and 300,000 children, advises the Arthritis Foundation. While it mainly affects the bones, arthritis also can damage other parts of the body, including organs.

The following is a deep look at some of the more commonly occurring types

of arthritis.

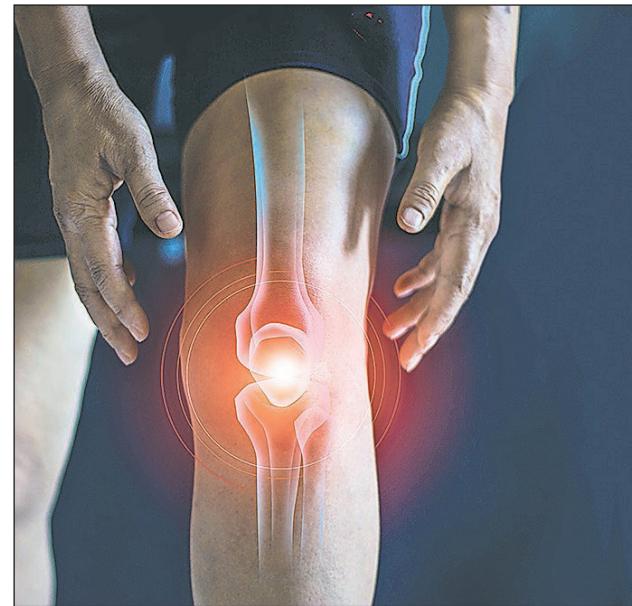
Osteoarthritis

Healthline says osteoarthritis (OA) is the most common type of arthritis in the U.S. It develops after the age of 50 or 60 years, and tends to be more prevalent in individuals who are overweight. With OA, joint pain tends to occur after rest or inactivity. It is a degenerative joint disease in which the tissues break down over time.

Rheumatoid arthritis

Unlike OA, which is marked by a breakdown of joint tissue over time, generally due to aging, RA is a chronic autoimmune disease in which the body's own immune system attacks the joints and other tissues.

In fact, the NIAMS says RA can cause medical problems in areas such as the eyes, lungs, blood, nerves, and heart in addition to the



Arthritis comes in many forms.

joints.

RA is more common in women than men, and people are likely to get the disease if there is a family

condition linked to an autoimmune disorder. Individuals with the skin condition psoriasis can develop psoriatic arthritis after skin symptoms occur.

It is believed that stressful events, trauma to the joints or bones or infections may trigger the disease in those who already have psoriasis.

Gout

Gout is a type of arthritis that causes flares, often beginning in the big toe or a lower limb. It occurs when a high level of serum urate builds up in the body, which then forms needle-shaped crystals in and around the joint.

Gout usually happens in middle age, with men developing it earlier than women. Some people with gout may be more likely to develop chronic kidney disease, obesity, hypertension, and diabetes.

Treatment

Doctors will ask questions and perform blood tests to check for arthritis markers. A general practitioner may recommend a patient see a rheumatologist to get a better arthritis diagnosis as well as a treatment plan.

Treatments include analgesic medications, anti-inflammatory drugs that may be NSAID or steroid formulations, capsaicin creams to block pain signals, or immunosuppressants and biologics if arthritis is autoimmune in nature. Treatment may be customized to each patient.

While there's no cure or surefire way to prevent arthritis, exercising, losing weight, managing stress, and eating healthy foods could limit symptoms. Working with a doctor also can help manage arthritis.

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The art of money management

Tips and tricks to maintain your lifestyle

What constitutes a perfect retirement is different for everyone.

Some people may imagine spending their golden years fishing their days away, while others may aspire to finally embrace their inner globetrotter.

Though individual retirement dreams differ, every retiree will need money, which only underscores the importance of a wise and disciplined approach to money management.

Average life expectancies have risen considerably over the last several decades. According to estimates from the United Nations Population Division, the average life expectancy in Canada for both sexes is just under 83 years, while it's slightly more than 79 in the United States.

Those figures are a welcome sign, but they may inspire a little fear among seniors who are concerned that they might outlive their money. No one knows how long they will live, but everyone can embrace a handful of money management strategies to increase the chances that they won't feel a financial pinch in retirement.



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daily financial needs.

Given that reality, retirees must prioritize their own financial needs, including their immediate needs and those they will have for the rest of their lives. Though it might be difficult to turn down loved ones' requests for financial help, retirees must make sure they can pay their bills and maintain a quality of life that won't jeopardize their long-term health.

Examine your housing situation

Equity in a home is a feather in the cap of many retirees. Retirees who own their homes and live in locations with high property taxes might be able to cash in on their equity by selling their homes and downsizing to a smaller home with lower property taxes.

If moving is not a consideration, discuss a reverse mortgage with a financial advisor. A trusted financial advisor can highlight the advantages and disadvantages of reverse mortgages, which are a great option for some people to improve their financial well-being in retirement.

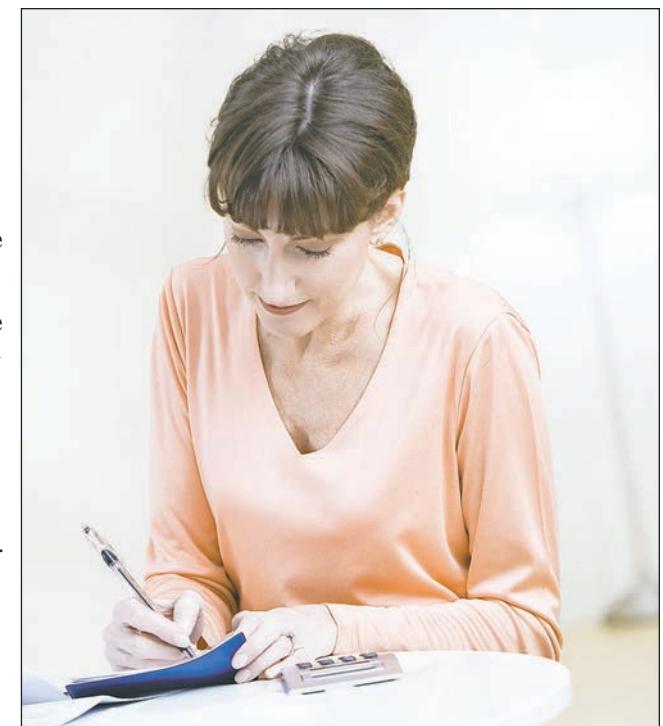
Stick to a budget

The U.S. Department of Health and Human Services reports that roughly

70% of individuals who turn 65 will need long-term care in their lifetimes. That's just one expense retirees must budget for, and it's more sizable than some people may recognize. In fact, the Fidelity Retiree Health Care Cost Estimate found that the average retired couple age 65 in 2022 will need roughly \$315,000 to cover health care expenses in retirement. And health care costs are just one of many expenses retirees can expect to have.

Budgeting and avoiding overspending can ensure retirees have the money they need when they need it.

No one wants to outlive their money in retirement. Various strategies can help retirees effectively manage their money so they can enjoy their golden years without having to worry about their finances.



Everyone should welcome money management strategies.

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LEISURE CARE

Mind your mental health

How seniors can safeguard their psychological well-being

No one is immune to issues that can adversely affect their mental health, including men and women nearing retirement age and those who are already retired.

Though the term "golden years" suggests life in retirement is one sunny day after another, many individuals 60 and older are dealing with mental health issues.

According to the World Health Organization, approximately 15% of the world's adults aged 60 and over suffer from a mental disorder. What makes that statistic even more troubling is that the WHO acknowledges it likely doesn't paint the most accurate picture of seniors and mental health, as depression is often undiagnosed among older men and women.

and untreated because it co-occurs with other issues affecting seniors.

In the past, the Centers for Disease Control and Prevention has acknowledged that late-life anxiety was not readily understood. However, much progress has been made in recent years thanks to a heightened awareness of the problem of seniors and mental health.

That means seniors now have ample resources they can look to as they seek to learn what they can do to safeguard their mental health.

Warning signs

The National Institute of Mental Health notes that recognizing the signs of mental health issues is the first step to getting treatment.

Mental health issues vary,

and individuals with anxiety will likely experience different symptoms than those with depression. But the NIMH notes that the following are some of the warning signs of mental health issues.

- Noticeable changes in mood, energy level, or appetite;
- Feeling flat or having trouble feeling positive emotions;
- Difficulty sleeping or sleeping too much;
- Difficulty concentrating, feeling restless, or on edge;
- Increased worry or feeling stressed;
- Anger, irritability, or aggressiveness;
- Ongoing headaches, digestive issues, or pain;
- Misuse of alcohol or drugs;
- Sadness or

hopelessness;

- Suicidal thoughts;
- Engaging in high-risk activities;
- Obsessive thinking or compulsive behavior;
- Thoughts or behaviors that interfere with work, family, or social life;
- Engaging in thinking or behavior that is concerning to others;
- Seeing, hearing, and feeling things that other people do not see, hear, or feel.

Seeking help

As noted, a growing awareness of mental health issues and how they affect seniors has translated to more available resources for aging men and women who need help.

Within the United States, seniors can visit the NIMH Help for Mental Illnesses webpage (<https://www.nimh.nih.gov/health/find-help>) to access contact information for various groups that help people in times of mental health crises.



Seniors, like all people, can be vulnerable to mental health issues. It's important to recognize the signs.

Beneficial behaviors

The National Institute on Aging notes that most cases of depression cannot be prevented. However, the NIA also notes that healthy lifestyle changes can have long-term benefits of seniors' mental health. Such changes include:

- Being physically active;
- Eating a healthy diet that can reduce risk for diseases that can bring on disability and depression;
- Getting adequate sleep, which for seniors is between seven to nine hours per

night;

- Remaining socially active, including regular contact with friends and family;
- Participating in activities you enjoy;
- Sharing mental issues or concerns with friends, family members and your physician.

Research indicates that seniors are vulnerable to mental health issues. More information about how to combat and overcome such issues is available at [nimh.nih.gov](https://www.nimh.nih.gov).

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TIMING IS EVERYTHING

HOW TO DECIDE WHEN TO RETIRE

Professionals work hard to achieve both short- and long-term goals. Retirement certainly qualifies as a long-term goal, and many people spend decades building and investing in a nest egg that they hope will help them enjoy their golden years to the fullest extent.

The decision regarding when to retire is affected by a host of variables, so what's a good time for one individual may not be ideal for another. However, professionals on the cusp of retirement can consider these tips as they try to pick the right time to retire.

Age-related benefits

As we know, the United States has a government-sponsored retirement income programs — Social Security — and it behooves individuals to familiarize themselves with the rules of the program so they can maximize their benefits. Age-related rules govern the Social Security benefits program in the United States,

where individuals can begin claiming benefits at age 62, though those benefits will be reduced by 25 percent.

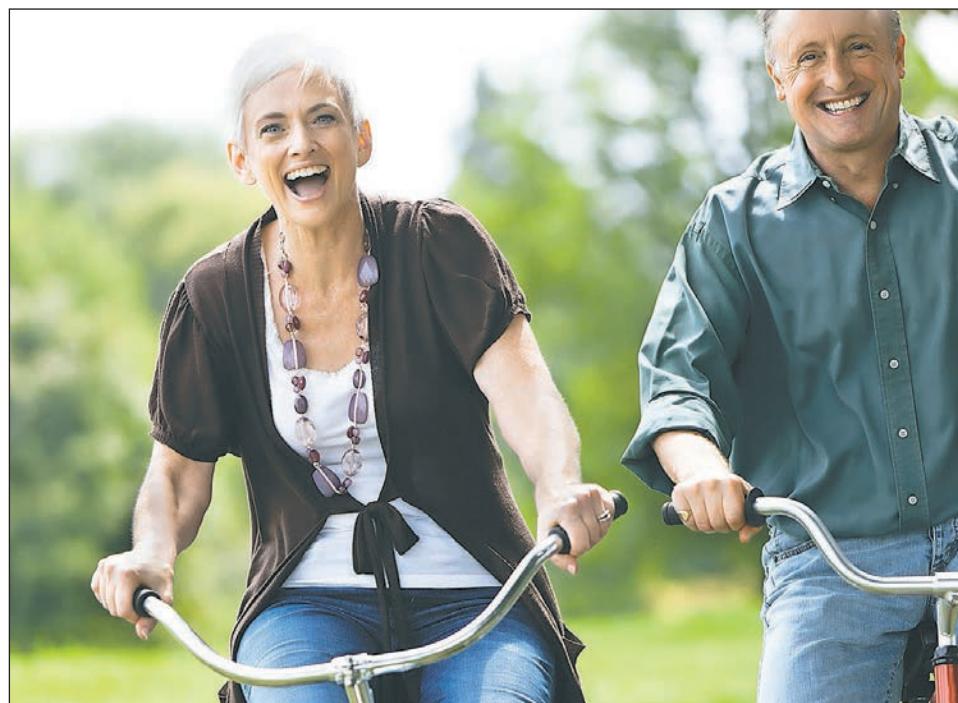
If individuals wait until they're 66 or, in some cases, 67, to claim Social Security benefits, they will receive their full benefits.

The Social Security Administration notes that those who can wait until age 70 to claim benefits will receive as much as 132% of the monthly benefit they would have received at full retirement age.

These distinctions are significant, especially for people who will be looking to government-sponsored programs to provide significant financial support in retirement. Individuals who won't rely as heavily on such programs may be able to retire earlier.

Pay off your debts

Carrying debt into retirement can be risky. In general, it's ideal to pay off all debts, including a mortgage and car payment,



There's no perfect time to retire, but there are factors to consider.

before retiring. Doing so can provide more financial flexibility and make it easier to manage unforeseen expenses, such as those

incurred due to health problems.

Consider living expenses

It goes without saying

that a sizable nest egg will be a necessity for anyone hoping to live comfortably in retirement. But the tricky part is figuring just how big

a nest egg might need to be. In such instances, individuals can speak with a financial advisor and discuss what their retirement living expenses will be.

Conventional wisdom based on the Consumer Price Index suggests individuals will need to replace between 70 and 80% of their pre-retirement income after calling it a career. But even that figure is not set in stone, as rising inflation, such as the rapid spike experienced in 2022, can quickly put retirees in financial jeopardy.

By estimating the expenses they might have in retirement, individuals can begin to see just how close or far away from retirement they may be. Budget for inflation so any spike in living expenses can be easier to manage.

Many individuals recognize that there's no perfect time to retire. But a few simple strategies can help professionals make the best decision possible.

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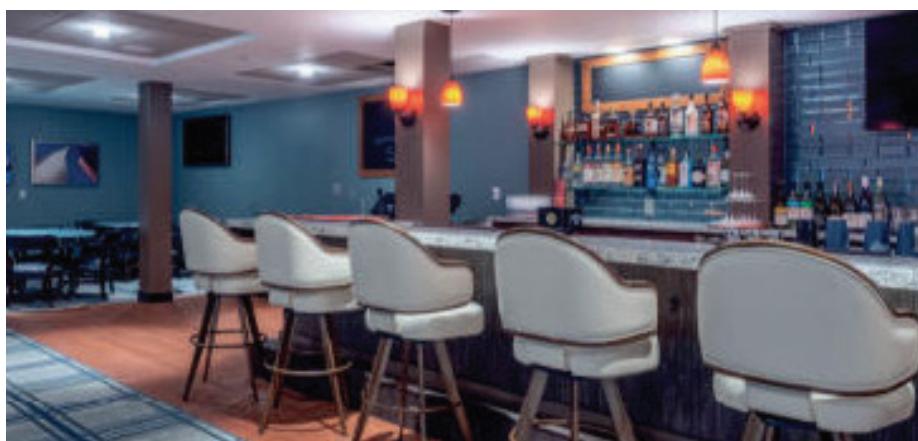
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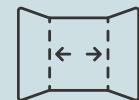
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