



WEALTH, HEALTH & HAPPINESS in Retirement

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Contents

Introduction	3
Meet the Authors	4
The Value of a Financial Plan	5
The importance of Exercise	6
The role of a health diet	8
The key to a healthy mind	10
Sleep is the best medicine	11
5 ways to be happier	12
Summary of top 10 tips	13



Wealth, Health & Happiness in Retirement

Introduction



**“ Take care
of your
body. It’s
the only
place you
have to live
in.”**

Its never to soon to start thinking about your retirement or making the most of it if you are already there. We're all getting older and by 2050, 4 million people in the UK will be 80+. Its also a well known fact that many of us underestimate our lifespan.

This ebook focuses on how best to approach your retirement and enjoy wealth, health and happiness. This covers 6 key areas

- The value of having a Financial Plan
- The importance of exercise
- The role of a healthy diet
- The key to a healthy mind
- Why sleep is the best medicine
- Five ways to be happier

Meet the Authors



David Byfield

Dr David Byfield (Chiropractor) is the Head of Chiropractic at the Welsh Institute of Chiropractic at the University of South Wales. David embodies what it means to age gracefully - he plays South Wales County Tennis and has represented Wales in 4 Nations Tennis with 9 caps. He exercises daily using a Personal Trainer, tennis coach and has fitness club membership. He's also an official pensioner with a bus pass, fuel allowance, cinema discount!

Marlene Outrim

Marlene is the founder and owner of UNIQ Family Wealth that is built with a distinct family focus, drawing on her experience of owning a Financial Planning practice for 17 years. She is a Certified Financial Planner^{CM} and past President of the Institute of Financial Planning. Last year the firm won Retirement Planner of the Year. In her spare time she enjoys being with her growing family, Zumba, music, skiing and entertaining.



The Value of a Financial Plan

Planning for a richer life

You may remember your first day at school, going to university, first love, getting married, new home, having children. All these are undisputedly major changes in our lives, which can bring about enormous change. But retirement is possibly one of the most stressful and life-changing events that can happen to us in our lifetimes.

There is a belief that most people work toward and look forward to these retirement years; if you're in a dead end job, poorly paid, in bad health or a role that is physically and emotionally demanding, then that's understandable. However, for most of us, who feel we are still productive members of society, reliant on our earnings to fund our desired lifestyles, the reality can be a little daunting.

We spend all those years saving & budgeting, mostly for this major turning point. Far from feeling relief & escape from the treadmill of working life or the responsibilities of running a business, having free time most days can be very unsettling. It can help if instead of you retiring from something you retire to something and prepare what you want to do; how you are going to achieve it and whether you have the resources.

This is just another chapter of your life and you have the chance to write it. It's your choice. Either you make your life happen and have a richer life that is well lived, or just let it happen to you. Which would you prefer? Having a financial plan that is built around your goals can help you to do this.

5 TIPS FOR A RICHER LIFE

1. Decide what it is you really, really want from the rest of your life.
2. Work out the cost of your desired lifestyle & any major expenditure for the next 2-3 years
3. Gather information about what you have and own: property, savings, and investments, pension plans and insurance, as well as what you earn and what you expect to receive in retirement.
4. Assemble all this information using various assumptions for inflation and growth rates, to create a cashflow analysis which will determine whether you can achieve your objectives or if there are likely to be any shortfall.
5. Enlist the help of a qualified & experienced *Certified Financial Planner* who can do this all for you.



The Importance of Exercise

A wealth of evidence shows that an active life is essential for health.

The single and most important contributor to achieving and maintaining optimal health is physical activity or exercise! The evidence pertaining to physical activity and its relationship to health is both strong and unequivocal. The importance of physical activity is generally undervalued and only recently being recognised by those in public health and clinical medicine.



At the same time our life expectancy is ever increasing. Men aged 65 can now expect to live a further 17.7 years, while women can expect a further 20.4 years. (March 2015)

But we are not doing everything we can to maintain wellbeing. One in two women and 1/3 of all men in England are damaging their health through lack of physical activity. Ageing itself does not bring poor function & frailty - people have stopped exercising and are no longer active.

There is overwhelming evidence that physical activity provides significant and wide ranging health benefits.

1. Improved general health
2. Improved functional capacity
3. Reduced pressure inside the eye (intraocular).
4. Improvements in cognitive brain function
5. Improvements in memory
6. Deceases cognitive decline
7. Extending longevity
8. Reduced risk of chronic disease such as heart diseases, type 2 diabetes and some cancers

PHYSICAL INACTIVITY

“The biggest public health problem of the 21st Century”

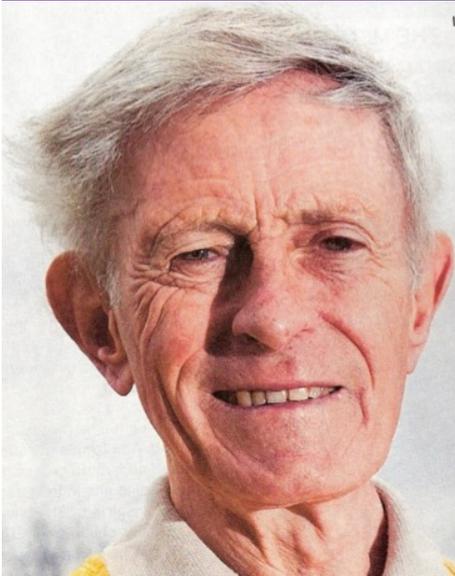
Professor Steven Blair
Department of Exercise Science
University of Southern Carolina



Making a start...

NEVER TOO LATE

Geoff Oliver – Age 76 holds 11 world bests in everything from 30 miles to 100K. Broke his first world record at 65. In 2009 he set an incredible four national and two world records covering 111 miles in 24 hours beating runners 1/3 his age **after starting to run competitively in his 50's!**



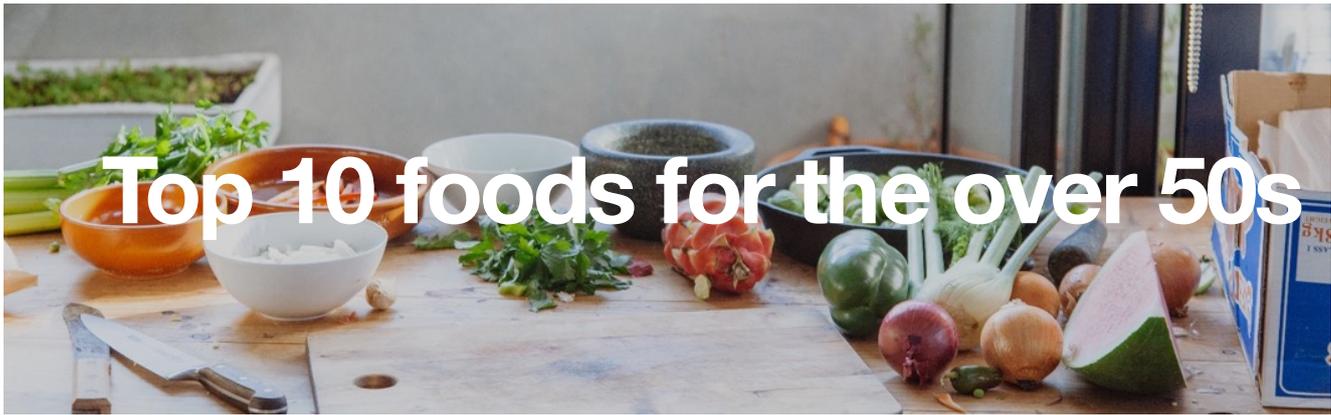
Where should you begin?

For a start you can forget the gentle walk and light stretch. After your mid 30s you lose 1-2% muscle mass per year. By 70 if you are sedentary you will have lost 25% muscle mass & bone mineral. Whilst in comparison there is evidence emerging that those in 60s, 70s & 80s who lift weights and daily do daily resistance exercise protect themselves, build muscle and prolong life. Those exercising into their 70s can be as fit as those in 50s. On top of that by exercising just once a week makes you 3 to 7 times more likely to be classed as a healthy ager with an improved quality of life.

So what is the optimal dose exercise for health gains?

- Its widely accepted that 150 minutes per week is the ideal amount based on available data
- This should include strength sessions for 10-15 minutes, 2-3 times per week
- As a starting point even thirty minute walks 3-4 times a week can offer substantial health improvement
- Group exercise also helps to boost mental health
- Just one hour per week aerobic exercise – reduces risk of dementia and improve mood

Whatever exercise you chose just starting will make a difference.



- 1. Beetroot – to reduce the risk of stroke**
- 2. Kale – for eyesight**
- 3. Tuna – to keep the thyroid healthy**
- 4. Walnuts – for the heart**
- 5. Tomato – for the prostate**
- 6. Milk –for muscles**
- 7. Sardines – for bone strength**
- 8. Beans – to reduce the risk of bowel cancer**
- 9. Turmeric – for joints**
- 10. Cherries – for their antioxidant qualities**

A note on alcohol – The evidence is still unclear – studies show that alcohol in moderation can help the heart. Specifically red wine which contains antioxidants and is part of the Mediterranean diet has been shown to have health benefits . However a recent study showed that more than two drinks a day could change heart structure and function, furthermore it has well known effects if over consumed on coronary artery disease, diabetes, congestive heart failure and stroke

The key here as with many things in life is moderation

The Key to a Healthy Mind

Healthy body, healthy mind

Because we are living longer, we are more likely to suffer from age-related memory loss and dementia such as Alzheimer's disease. For many dementia is the worst fear for old age. Research shows that the risk of some cognitive problems is inherited. Luckily there's also evidence that a healthy lifestyle and good medical care may help keep the mind, like the body, active and vital well into old age.



How can I protect my memory as I age?

1. Walk for 30 minutes per day
2. Eat greens & snack on nuts
3. Eliminate trans fats (biscuits, cakes etc.)
4. Eat less sugar
5. Lose weight
6. Avoid cigarettes and stay within the guided limits for alcohol.
7. Drink strong coffee in moderation
8. Challenge your mind and try new things
9. Stay connected with friends and family

STAY CONNECTED

A study by researchers at University College London studied 2641 people 65 years of age and older. Those living alone, the study found, were more likely to report poor health, poor vision and memory problems

Sleep is the best medicine

Sleep makes you feel better, but its importance goes way beyond just boosting your mood or banishing under-eye circles.

- Lack of sleep has been linked to obesity, heart disease and diabetes
- Less sleep has been linked to use of laptops, smartphones and shift work
- Public Health England will be launching a campaign in 2016 to encourage 40 – 60 year olds to improve their sleep as part of health improvement – this campaign will include other lifestyle improvements including stopping smoking, improving diet and exercising more
- 700 genes linked to immunity and controlling inflammation are altered when sleep drops below 6 hours per night for a week – this could explain why reduced sleep is linked to a range of adverse health condition
- Recent research 2013 revealed that 7 or more hours per night boosted the benefits of a healthy lifestyle
- People who exercised, ate a healthy diet, didn't smoke and moderately drank had a 70% lower risk of dying from heart related disease – BUT in those with sufficient sleep the risk was 85% lower
- Poor sleep has been linked to high blood pressure, heart attacks, strokes and depression
- If you get less than 6 hours per night – 12% more likely to die prematurely than regular sleepers
- If you get more than 9 hours per night – 30% more likely to die prematurely than regular sleepers



SLEEP

Aim for at least 6-7
hours a night

Five ways to be happier

Paul Dolan a professor from the London School of Economics is a government advisor on how to make the population more contented. His top 5 tips are below along with some of his advice “It’s important to change what you do, not how you think.”

1. Listening to a favorite piece of music
2. Spending five more minutes with someone you like
3. Going outdoors
4. Helping someone else
5. Having a new experience

“You should listen to music that you like listening to. That has a substantial effect on your mood. Your brain literally lights up. There is no other stimulation like music to arouse the brain.”

“You spend five minutes more with someone you like and go outdoors. And additionally helping someone is important. Helping other people is a very positive thing to do. It’s a great source of happiness for you. Just randomly help someone and see the difference.”

“Having a new experience is really important. The great thing about new experiences is they actually slow time down. It’s why life feels so slow for children because they are experiencing new things all the time. So if you want to slow down time then have as many new experiences as you can.”



10 Top tips

So now you know the secrets of wealth, health and happiness, how do you measure up?

Tip	Do I do this?	What else would I like to do?
Take 150 minutes of physical activity a week		
Do strength sessions for 10-15 minutes, 2-3 times per week		
Do group exercise as this also helps to boost mental health		
Eat a Mediterranean style diet rich in olive oil, vegetables, fruit, fish, pulses, whole grain with little red or processed meat and eliminate trans fats (biscuits, cakes)		
Drink at least 8 glasses of water a day		
Challenge your mind and try new things on a regular basis		
Stay connected with friends and family		
Sleep at least 6-7 hours a night		
Spend time outside		
Have a robust financial plan to manage your wealth		

We hope you have enjoyed this eBook to find out more or to book an initial discovery meeting to start your financial plan please contact us at theteam@uniqfamilywealth.co.uk.

Find us at uniqfamilywealth.co.uk

Disclaimer: The materials in this eBook do not constitute financial or other professional advice. You should consult your professional adviser if you require financial advice. If you haven't exercised for some time and you have health concerns, you may want to talk to your doctor before starting a new exercise or diet routine.

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