



*Elite
Contributor*



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Produced by Higher Calling Consulting, LLC

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Transforming Executives to Create a Healthy Retirement

WHAT IS YOUR LONGEVITY PLAN?



Did you know that men in the US will live to be 74.5 years old on average, according to WorldData.info? “This puts the male citizens of the US in 46th place in (their) global ranking. US women are 5.7 years older, reaching an age of 80.2.”

It was thought by scientists, up until recently, that living to 100 years old depended largely on genetics. Science recently shifted the longevity theory to acknowledge that 75% of the equation is lifestyle.

As Dr. Mark Hyman described in his Longevity Newsletter, “it is your individual exosome washing over your genes that determines your health. In other words, your genes are not your destiny. They load the gun, but your environment pulls the trigger. This is good news. If your daily behaviors are the single biggest factor in your health, that means you have much more control over your health than you might realize.”

Scientists interpret this lifestyle as a “new way of being” to start practicing as soon as you are able, and carry this way of being well into your Marginal Decade (a term coined by Dr. Peter Attia to describe the last ten years of one’s life) to gain the quality of life so many of us aspire to have.

Dan Buettner, founder of Blue Zones®, puts the world’s best practices of longevity, environment, and well-being to work in people’s lives. His

National Geographic cover story on longevity, “The Secrets of Living Longer” placed Dan and his company on the world’s stage by studying select populations from around the world.

Here are some of Dan Buettner’s researched lifestyles that drove the successful life and health span:

- Move naturally throughout the day.
- Live your purpose.
- Take a moment each day to reflect.

None of these findings are new, however, most of us struggle to find this rhythm in life.

Further, societal aging is beginning to impact the world even more. In 2022, the NY Times published an aging study on Asia. Asia’s aging population is a reflection of the unusually rapid declines in its fertility and mortality rates. Such declines have been associated with rising prosperity in many countries. However, this demographic transition has also led to increasing proportions of the population at older ages. In 2023, NY Times reported “economies are suffering because of a lack of available workers. Governments are struggling to find the money to support retirees.” From the Administration on Aging here in the United States: “It also predicts a doubling of the number of even older residents by 2040, with the count of those 85 and older expected to grow from 6.7 million in 2020 to 14.4 million by 2040. In 2020, there were nearly 105,000 residents 100 or older.”

Is society not ready for this massive growth in longevity, and are we as individuals also not ready?

These top three American longevity topics will guide you today to be prepared for tomorrow:

The HealthCare Burden

According to RBC's Wealth Management's report: Taking Control of HealthCare In Retirement:

- "80% (of people) are concerned about funding the cost of medical care; yet ONLY 56% have factored the cost of medical care into their retirement plans."
- "Baby boomers are expected to account for more than half of U.S. economic activity by 2032. Increased demand will fuel growth benefiting the health care sector, and the health care system will also see a shift from acute to chronic care."
- Wealth managers encourage us to plan for the unexpected across all areas of our life, including healthcare.

The Obesity Crisis

Use food as your medicine, and fuel yourself. The longer I have been consulting with clients, they continue to be attracted to fast food. Why? It is because this is how they have lived their life for so many decades. Education about fast food and the long-term damage it does to the body, mind, and soul is still needed. Fast food is filled with sugar and fat, two things our primal brains are wired to need from birth. Food companies know this and design foods that our bodies can easily mistake for that need and therefore, begin to crave.

Food is complicated. It's nutrition, and it provides power to our being. Also, it's an emotional trigger. We celebrate with food, we mourn with food, we feed our brains with food, and we cement friendships with food. We cry over food, we hold tense family meetings with food, and we

unintentionally starve ourselves by eating the wrong foods.

Why? Marketing dollars and years of scientific research go into building a product that tastes just right to entice buyers. Salt, sugar, and fat are big topics in food production that become addictive, and ultimately cause chronic inflammation and disease.

While this quote references food inequity, this speaks loudly to me and to what America faces: "When food systems fail, societies fail" declares Geraldine Matchett, Co-CEO of Royal DSM, Co-Chair of CEOs for Food, Nature and Health at the World Economic Forum. We now know that these systems (agricultural, government, fertilizer companies, and farmers) are intertwined feeding off each other in a toxic loop. We need to break the entire system and restart regenerative farming. This gives the farmers the highest regard for producing the best and most nutritious products for people to consume.

What happened between 1950 to 2023 was that obesity and diabetes soared across all population bases, including children. There is so much trauma associated with obesity, and we can't blame the patient. It's what they know within a dysfunctional system. Remedies such as pharmaceuticals and bariatric surgery abound. However, science now shows that this is not the answer.

Three top tips to reduce an epidemic of obesity:

- Use smaller plates. Plate size portions have grown from 8 inches in 1950 to 12 inches in 2023.
- Buy natural whole foods. One way to ensure no preservatives, chemicals, or dyes have been added to your food.
- Cook at home. It saves money and you will know the quality of every ingredient you consume. Buy and prepare real food such as seasonal and colorful vegetables, salads, and fruits. Include proteins such as beans, meats, and fish and healthy fats.

If you are able to take action based on this list, you will see your energy return and your cell health rebuild.

A 2023 press release from the CDC relates that obesity in the United States affects 100.1 million (41.9%) adults and 14.7 million (19.7%) children and accounts for approximately \$147 billion in annual health care costs. Fortunately, there is a growing groundswell of interest from government to public and private companies to support a turnaround. We can't wait any longer.

Outliving Retirement Funds

Lately, the longevity factor has become a real possibility and the media are presenting all sorts of ideas. Earlier this year CNBC reported retirement nest egg should reach \$1.25 million to safely retire. One month later, Bloomberg reported investors told a different story, suggesting \$3-5 million. What is that number for you?

Additionally, among those who receive Social Security benefits, 15% of women and 12% of men rely on Social Security for 90% or more of their income. When you factor in the ever-present inflation and product shortage, this too could contribute to outliving your funds.

Do you need a longevity plan and a retirement plan?
YES, YOU DO!

Hire a professional firm that will provide counsel specific to you. This is a deep dive into your personalized profile. If your questions aren't answered, or you are not satisfied with the service, move on to find a better match between you and another wealth management firm.

Plan very carefully. Consider many different scenarios. Be thoughtful in your answers as this will serve you in the long run. Here are several areas to consider in your longevity risk profile:

- How many more seasons will you live, and in what type of health? Only you know your lifestyle, environment, and medical history.

- Does your retirement and longevity risk profile maintain a flexible budget and are you careful about your discretionary spending?
- If you own your own home, consider downsizing while you are younger to reap significant savings.

Dr. Peter Diamandis Longevity Newsletter

The Dr. Peter Diamandis Newsletter scans the latest medical journals daily. This resource may be of interest in longevity detailing what scientists pursue in their labs. Real science fiction comes to life. Here's an article that offers hope:

[Human Neurons Extended to Unprecedented Age, Offering Hope for Neurodegenerative Therapies](#)

Longevity is a new category with a buzz of interest from global scientists to financial wealth management companies and I look forward to new information and ideas that come out of this work. Living for a long time is a great goal, but the true focus should be on living well. It can feel stressful to plan for your Marginal Decade, but once you have some clear guidelines for yourself established and practices to hold yourself to, the journey toward longevity will be infinitely more comfortable. The combination of solid financial planning, including your healthcare, and some key lifestyle adjustments could be the key to a wonderful and long life.

To Your Healthy Retirement!

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Nancy guides business experts, like you, in and around retirement toward healthy retirement. First envisioning, and then actualizing a life you design and live on your own terms. She is dedicated to her client's success and growth.

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