

Nancy Schwartz

Transforming Executives to Create a Healthy Retirement

ARE YOU HAPPY OR ARE YOU CONTENT?

Contentment and happiness are often used interchangeably, however, there is an important difference between them. Contentment is a more holistic sense of well-being, both physical and mental. It goes beyond simply being happy with the way things are at present. Instead, contentment involves accepting life as it is and feeling comfortable in your own skin, no matter what circumstances you find yourself in. This type of inner peace is often associated with personality traits such as resilience and self-reliance, which are important for a positive outlook on life regardless of what you may be going through.

Everyone chases happiness at some point in their lifetime. In fact, it's difficult to escape that rampant messaging that our lives should be focused on happiness. It's become a bullet point on the "to-do list." Are you happy YET? Top-selling books cover happiness factors. Countries are ranked "the happiest," and so are companies, cities, and types of people. Science weighs in too, profiling that happiness is key to our overall health, especially in healthy retirement.

Supporting emotions such as pleasure, comfort, gratitude, hope, and inspiration are examples of positive emotions that increase our happiness to thrive. One of the biggest changes in retirement is the shift from thinking of oneself as a productive working professional to having more free time. This newfound freedom can provide an opportunity for self-reflection and exploration, but



it also presents challenges. With fewer structured activities to occupy your time, it's easy to feel aimless and disconnected from your normal routine and the bigger picture, society at large. A major part of finding happiness in retirement is having a sense of purpose and feeling connected to something larger than oneself; in other words, contentment.

Happiness does have limits as this study shows:

- Money can only buy happiness up to about \$75,000 – after that, it has no significant effect on our emotional well-being (Kahneman & Deaton, 2010).

Science Behind the Happiness Emotion:

Serotonin is a neurotransmitter created in the brain as well as in the intestines. Once produced, it's circulated in the blood and throughout the central nervous system. While there isn't a single answer to what chemical makes you happy, serotonin is an essential piece of the puzzle. Some scientists even refer to serotonin as the "happiness chemical," because higher serotonin levels increase feelings of well-being, confidence and belonging.

Top 3 Effects Serotonin Have:

1. Lower heart rate, and blood pressure, as well as healthier heart rate variability.
2. Barrier between you and germs – happier people are less likely to get sick and build stronger immunity.
3. Protection against stress, and reduces the release of the stress hormone cortisol.

Top 5 Foods To Increase Serotonin:

Add foods that contain the amino acid tryptophan which is important in the manufacturing of serotonin. Tryptophan depletion is seen in those with mood-related conditions, such as depression and anxiety. Humans cannot make tryptophan in their bodies, so it must be sourced from foods such as:

- Eggs
- Cheese
- Pineapple
- Salmon
- Nuts and seeds

Combine these natural foods with a serving of healthy carbohydrates (such as fruits and legumes, including dried beans, lentils, and peas) to affect absorption. When tryptophan combines with carbohydrates, it reaches the brain and creates serotonin.

Why We Can't Sustain Happiness Forever:

Science tells us happiness ebbs and flows; it's not so much an enduring state of being as it is an experience that comes and goes depending on the context such as moments in a day, it comes and goes. Human emotions are not permanently fixed and unfortunately, we can't sustain happiness at its peak.

However, there are moments we can choose to be happy simply by practicing gratitude. Other times, we realize that we are in an imperfect moment, knowing that emotions come and go and we won't feel that way for long.

When I learned this, I decided to stop chasing happiness and felt a sense of relief. Knowing there were things I could do to regulate my emotions and increase my serotonin (eating the above-mentioned foods and some mindset work) gave me actions to take when my emotions were scattered.

What about you; are you chasing happiness?

Tips to Train Your Brain:

Happiness is subjective. That said, we have the power to rewire our brains toward optimism. Social contact, eye recognition, and touch support feeling happy.

- Live in the present moment as much as possible and avoid ruminating on previous events or anticipating a stressful future.
- Share kindness with the world.
- Be grateful for the small things as well as the abundance you see on a daily basis.
- Practice meditation, ideally every day. If you can start your day with meditation and a gratitude list, you'll be surprised at the impact on your life.

What Changes in Healthy Retirement?

A key to retirement is finding fulfillment, passions and purpose. It boils down to this keyword: What is your **WHY?**

Staying in your comfort zone, playing it safe, and repeating the same days over and over again, lessens personal growth. Some people feel it's too late for change, blaming age.

Science now tells us the real problems that impede contentment are: being stagnant, and living a life others define for you instead of finding the courage to be you and live your dreams. Living this way also reduces the quality of your life. These behaviors favor sadness and depression. Another obstacle, regret, is born when setting unrealistic expectations.

Move to Boost Serotonin:

Physical activity is crucial for maintaining health in retirement. Staying physically active can boost energy levels, reduce stress, and improve overall mental and physical health. Enjoy walking, biking, or swimming, participate in organized sports, or even just take a leisurely stroll after dinner by yourself or with family and friends. Movement does exactly that – moves your body, mind, and soul. I believe that when you move your system, it thanks you.

Support Resources:

Consider consulting with a professional who considers all of you, meaning your emotional health as well as physical health. This holistic approach provides a comprehensive picture of your overall well-being and identifies underlying causes of emotion-related issues. Retirement is an opportunity for growth, but it can also be an opportunity for depression or anxiety to set in. Consult with professionals who can create meaningful strategies and tools to discover health.

Retirement should be a time of joy and freedom, but unresolved emotional issues can pose an obstacle to living life fully. To ensure you have the best retirement experience possible, experts advise taking steps now to process and work through any lingering emotions so they don't stand in your way later on down the road. It is important to recognize the emotional issue, understand its origin, and take steps to resolve it. This may involve finding a therapist or consultant who can help you better understand why the emotion occurred and how best to address it.

Take proactive steps with physical and mental strategies in place including sleep, movement and nutrition, and building a social and spiritual network. Other practical tips may include keeping a Journal, and use of prescribed supplements or vitamins. As a result, you can look forward to emotional stability during this expansive phase of life.

Do You Want To Be Happy Or Content?

I have really struggled with being “happy.” It's not a tangible feeling for me. If you are like me, I've landed on the word contentment. There is ample science advocating for contentment rather than happiness.

Happiness may also be associated with personality types such as extroverts, who love being around people, but it is not necessarily indicative of deeper and more long-lasting contentment. While

personality can influence one's degree of contentment and self-satisfaction, it doesn't necessarily equate to happiness. Happiness isn't always a personality trait - it's possible to experience fleeting moments of pleasure, but long-lasting joy requires more than just an upbeat attitude. Understanding this concept provides the key to finding true and fulfilling contentment in life.

Tools Toward Contentment:

- Reframing your perspective can open up an entirely new world of possibilities. Taking a step back and alternating the way you look at yourself or past events, gives room to discover unexplored views that could lead to personal growth.
- Detach from negative emotions, such as fear and anxiety, and move forward towards goals despite discomfort or challenges. Buddhism views impermanence as one of the essential doctrines: “All things are impermanent.” Everything from our emotions to our thoughts and feelings, from the cells in our bodies to the universe around us, is changing continuously.

What matters most is how you feel: Do you feel content or something different? Why do you feel this way?

We all strive for contentment in life, but sometimes it can be elusive. Ask yourself why you feel the way you do and take steps toward finding fulfillment. As you embark on your journey of personal growth and development, I encourage you to tap into all the amazing tips, tools and science-based content above. With mindful practice each day — not just today but also tomorrow — you can create a future full of contentment!

My hope for you is that you have a content and healthy retirement.

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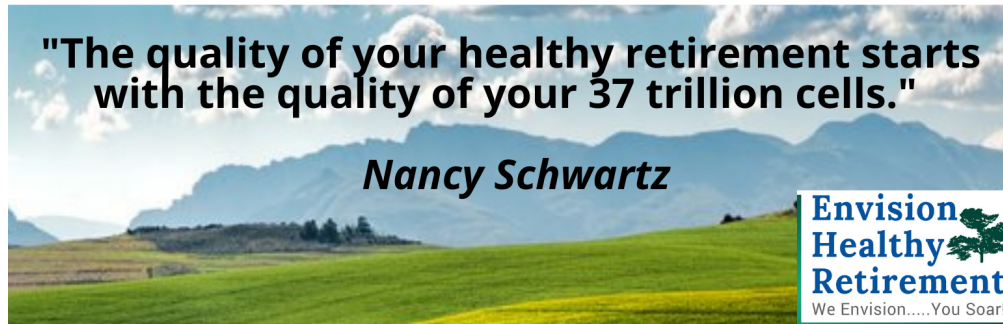
Nancy guides business experts, like you, in and around retirement toward healthy retirement. First envisioning, and then actualizing a life you design and live on your own terms. She is dedicated to her client's success and growth.

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Are you feeling anxious and struggling to figure out your healthy retirement?

Are you retired, haven't found meaning in life, and your health is on a decline?

### **What if you could envision and then actualize a healthy retirement you so deserve?**

I am Nancy Schwartz. As a former executive who struggled with chronic stress, I fought to take control of my health and life. Since then, I've transformed through a science-based proprietary journey. Today, I guide business experts from chaos to clarity envisioning, and then actualizing, a purposeful and healthy retirement!



***My clients transform through a 12-week journey utilizing a proprietary science-based system created for their healthy retirement.***

***Schedule a complimentary  
Healthy Retirement Call with Nancy (\$500 value)***

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***We Envision and You Soar!***