
FINDING BALANCE IN A BUSY RETIREMENT



Take a Break

Discover the power of relaxation and mindfulness by incorporating contemplative practices into your daily routine

What this guide covers:

- The impact of stress on your quality of life
- The benefits of mindfulness and relaxation
- Activities to reduce stress and enhance your overall wellbeing

Why it matters:

Excessive stress can seriously affect your quality of life—it can make existing problems worse, increase health risks and even make it more difficult to recover from illnesses.* Engaging purposefully with relaxation, contemplative or spiritual practices can help reduce stress, increase productivity and reinforce your sense of meaning and purpose.

What you need to know:

Having a sense of purpose and meaning is critical to leading a healthier, longer and more fulfilling life.**
*** While it may be easy to stay busy, it's much more difficult to give ourselves a break—for relaxation, contemplation or spiritual practice. Take the following three steps to engage more meaningfully and mindfully in your life:

- Evaluate yourself
- Say yes to saying no
- Find the right activity for you

**American Psychological Association, November 1, 2018. Last Reviewed October 21, 2024, Stress effects on the body.*

***Power 9®: "Reverse Engineering Longevity," www.BlueZones.com. Posted on November 10, 2016 by Dan Buettner.*

****Patricia A. Boyle, Lisa L. Barnes, Aron S. Buchman, and David A. Bennett, "Purpose in Life Is Associated With Mortality Among Community-Dwelling Older Persons," *Psychosomatic Medicine*, June 2009.*

Evaluate Yourself

Look back at your years of accomplishments, and ask yourself if you're comfortable taking a break. What does relaxation mean to you? What about mindfulness? If you find yourself uncomfortable with the idea of not being busy, ask yourself why.

As we get older, we tend to equate busyness with productivity. Maybe you have built an engaging, rewarding career; maybe you've spent years raising children and grandchildren; or maybe you've pursued and achieved personal goals that took years to accomplish.

Regardless of your path, it's easy for obligations to get in the way of meaningful engagement. There's always another meeting, another trip, another event—even today, you may find yourself recreating the patterns of work if you're retired, or using work as an excuse to postpone fulfilling activities you've always wanted to do. You may recognize that slowing down and embracing relaxation, contemplative or spiritual practices can give you time to process and appreciate what you have today and your experiences over the years.

You can begin to tap into the benefits of meaningful engagement by acknowledging changes you need to make or internal biases you need to challenge.

Saying Yes to No

Are you “too busy” to relax or engage in contemplative practices? Consider this: every time you say “yes” to an activity, you're saying “no” to

something else. It's easy to become so used to staying busy that we can't find the time to take a break. We may also feel guilty saying “no,” and end up overextending ourselves out of obligation—adding unnecessary stress to our lives. Practicing mindfulness and engaging in spiritual or other contemplative practices can help relieve stress when we make time to practice them. Set specific goals and schedule contemplative practices into your day. Treat these as important appointments with yourself that cannot be rescheduled. This can help when you need to say “no” to other invitations or distractions. Remember, you're not just saying no to others—you're saying yes to getting what you need.

What's the Deal with Mindfulness Meditation?

Due to its growing popularity, mindfulness meditation is the subject of many studies. The growing body of research suggests there are multiple benefits to engaging in this practice, in addition to those above:

- 1. Reduced depression***
- 2. Reduced stress and anxiety****
- 3. Increased resilience*****

**The Journal of the American Medical Association, March, 2014 Meditation Programs for Psychological Stress and Well-being: A Systematic Review and Meta-analysis | Complementary and Alternative Medicine | JAMA Internal Medicine | JAMA Network*

***Harvard Health Publishing. Mindfulness meditation may ease anxiety, mental stress. January 08, 2014. Last updated October 03, 2017. <https://www.health.harvard.edu/blog/mindfulness-meditation-may-ease-anxiety-mental-stress-201401086967>*

****Carnegie Mellon University. (2016, February 4). Neurobiological changes explain how mindfulness meditation improves health. ScienceDaily. Retrieved November 13, 2017 from www.sciencedaily.com/releases/2016/02/160204121956.htm*

Find the Right Activity for You.

It's important to find ways to practice contemplative or relaxation activities that you enjoy and find value in. This will maximize the benefit to your wellbeing, but will also help ensure that you continue the activity regularly and incorporate it more in your life.

The following are some of the many examples of contemplative and relaxation practices you can pursue. Pick one or two and try them. It may take a few tries to find the activity that suits you best.



MEDITATION OR PRAYER



YOGA OR TAI CHI



CULTURAL OR SPIRITUAL EVENTS OR CEREMONIES



JOURNALING



NATURE WALKS

Helpful Tip:



Creative expression is a great way to take a break from daily life, engage more mindfully and improve your sense of meaning and purpose. A 2015 study from the Mayo Clinic even found that artistic activities appear to protect against cognitive decline.*

*<https://psmag.com/social-justice/making-art-tied-to-fewer-cognitive-problems-in-old-age>

Fisher Investments Can Help You Reach Your Financial Goals

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