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# INVESTOR INSIGHTS

*Creating a clear path through retirement*

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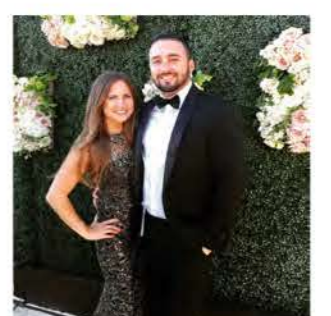
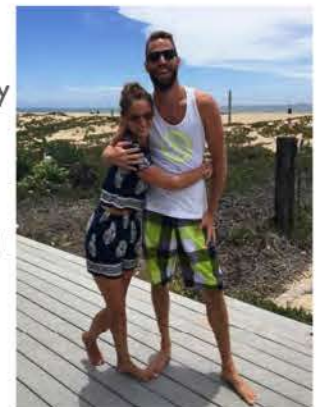
### Living the Dream

Summertime, and the living is easy... Whether we're spending time relaxing by the pool, or staying cool indoors, it's official that summer is in season! As we celebrate Independence Day this month, we're reminded of the great spirit of our country and all the wonderful things it has to offer.

### JOLLY JULY



Beaches, barbecues, and babies... What more could anyone ask for? Taylor & Nick reunited with family to celebrate her grandma's 83rd surprise birthday. The weekend was complete with smoked tri-tip, baby Blake, and lots of love! Caitlyn & Greg welcomed her siblings visiting from Idaho with a special beach house weekend rental, where they frolicked in the waves until sundown. Twins Roxanne & Kennedy BOTH won awards for Outstanding Effort! Garrett & Kelcie got dolled up for another wedding at a gorgeous mansion in Carlsbad. They're up next - this November! Amber soaked up the sun with her siblings & nieces from Chicago who she hadn't seen in years! Ana took the family to Disneyland to celebrate Abigail's 9th birthday where they got to meet the chipmunks.





## GROWING OLDER GRACEFULLY: A FEW TIPS

Everyone ages differently — some may have annoying aches, start losing hair rapidly or find they aren't as mobile as they once were. Some health conditions require that you "use it or lose it" while the outcome of others is that if you overuse it, you can lose it. The point is, don't just let aging creep up on you. You know it's coming, so make a plan to be as prepared as possible.

While no one knows how their body will age, very few people go through life without encountering some health issues. Whether cancer or arthritis, the body has a way of slowing us down whether we want to or not. Consider your personal values regarding health. Do you want to eat a healthier diet? Would you like to shed a few pounds? What type of exercise do you actually enjoy doing, and how feasible is it to continue doing those activities in your 80s or even 90s?

Set goals and develop a regular, disciplined plan for how you approach every day in retirement. Be vigilant — don't give up — even on days when your mind is tired and your body aches. Remember that exercise and good nutrition actually make you feel better, which ultimately is what you want.

So don't look at a retirement fitness and health care regimen as a futile battle to fight old age, look at it as a way to set and maintain your lifestyle values.

### Try Fitness

Exercise helps control body weight, lower your blood pressure and strengthen your muscles, which helps you avoid injuries by making you less likely to fall. Physical activity has also been linked to a decreased risk of dementia. Older adults need not join a gym or suffer through rigorous workouts. Milder activities such as walking, gardening, yoga, or anything that keeps the body moving would be sufficient.

### Eat Healthy

Sticking to a healthy weight by exercising and eating right has multiple benefits, studies show. If you can keep your weight down, you'll decrease your risk of diabetes, which affects about 23.3 million Americans, as well as certain types of arthritis, which hinders activity for about 19 million Americans, according to the CDC. One way to eat better is to include more fruits and vegetables in your every day diet.

### Proactive, Not Reactive

Preventive measures, such as getting a yearly flu shot and getting screened for breast, cervical and colorectal cancers, are also important for growing old gracefully. There are also preventive steps to reduce the severity of arthritis, which is the nation's most common disability, affecting about 46 million adults, about half of them younger than 65. By staying educated about the disease, avoiding further joint injury and keeping physically active, you can ease the effects of arthritis.

### Find Purpose

Attending social groups, religious services, or spiritual gatherings, and having a generally sunny outlook on life have been linked to longer, healthier lives. A slew of studies also suggest that optimistic people live longer and are less likely to develop certain chronic conditions such as heart disease. Decreased stress levels, from spiritual activities such as meditation, may be partly responsible for the health benefit.

### Maintain Your Brain

Volunteering at a local shelter, organization, or church not only helps bring purpose into your life, but also enriches the lives of others. Keeping the mind active is an important part of healthy aging. Keep your brain sharp through reading, puzzles, crosswords, classes at your community center, or joining a book club.

### Cultivate Relationships

Twenty-eight percent of older adults live alone, and living alone is the strongest risk factor for loneliness. Common life changes in older adulthood, such as retirement, health issues, or the loss of a spouse, may lead to social isolation. Maintain communication with your family and friends, especially after a significant loss or life change. Schedule regular time to meet with friends and family — over coffee, during a weekly shared meal, or around a common interest. Reach out to friends who might be isolated or feel lonely. A little laughter goes a long way!

Kind Regards,

Michael Clark & Garrett Yack

Article not written by Ensemble Wealth Management. Sources below.

Source: <http://mod2.retirementhq.com/healthy-aging-its-not-about-fighting-age-its-about-maintaining-values/>

Source: <https://www.livescience.com/35863-grow-old-gracefully-tips.html>

Source: [http://www.dartmouth-hitchcock.org/aging\\_resource\\_center/ten\\_tips\\_healthy\\_aging.html](http://www.dartmouth-hitchcock.org/aging_resource_center/ten_tips_healthy_aging.html)

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## EWM AMBASSADOR PROGRAM

Over the years, we've been grateful to help others, like you, increase confidence in their retirement income, connect with their loved ones by creating a legacy, and custom-design strategies to help them own their tomorrows.

Many of our clients want to share this experience with their friends, family, co-workers and neighbors. That's why we've created the EWM Ambassador Program, to make it easier for existing clients to refer their loved ones to us.

Chances are, if you fit into our client community, the people you know and like would be a good fit for us, too. The greatest compliment you can give us is the referral of a family member or friend.

## UNSURE OF WHO TO RECOMMEND?

- Anyone who is retired
- Anyone preparing for retirement
- Anyone unhappy with their current advisor
- Anyone disappointed with low interest rates
- Anyone who has lost money in the stock market
- Individuals with a recent major life change
- Or simply, anyone needing a second opinion on their wealth

## HOW IT WORKS:

Visit our website for more info on the Ambassador Program, and find out what's in it for YOU!

<http://ensemblewm.com/ambassador-program.php>