

THRIVE TIMES

January 2024 Newsletter

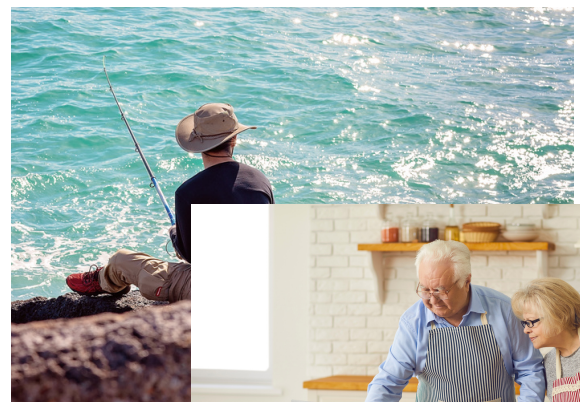


THE IMPORTANCE OF SETTING GOALS FOR RETIREMENT: A GUIDE FOR PRE-RETIREEES AND RETIREES

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NOURISHING GOLDEN YEARS: ENHANCING RETIREES' DIETS FOR OPTIMAL HEALTH IN 2024

The golden years of retirement bring a unique opportunity to revisit and rejuvenate one's approach to health and nutrition. As 2024 unfolds, it becomes increasingly important for retirees to focus on a balanced and nourishing diet. Read on for the full article!



Goal Setting for your Retirement

Retirement, a phase often associated with relaxation and freedom, marks a significant transition in life. However, to ensure this period is fulfilling and secure, setting clear goals is crucial, both for those approaching retirement (pre-retirees) and for those who have already retired.

1. Financial Security: The most immediate concern for pre-retirees is financial security. Establishing a robust retirement savings plan is essential. This might include contributing to a 401(k), IRA, or other retirement accounts, and considering investment strategies tailored to your risk tolerance and time horizon. Setting specific financial goals helps in creating a roadmap to achieve the desired retirement lifestyle.



2. Health Care Planning: As health often becomes a pressing issue with age, pre-retirees should plan for healthcare costs. This includes understanding Medicare, supplemental insurance, and long-term care insurance. Setting aside funds for unexpected health issues can alleviate future stress.

3. Lifestyle Goals: Retirement isn't just about financial planning; it's also about how you want to spend your time. Whether it's traveling, pursuing hobbies, or volunteering, identifying these interests ahead of time can lead to a more satisfying retirement



Goal Setting for your Retirement

4. Revisiting Financial Plans: For retirees, regularly reviewing and adjusting financial plans is critical. This might mean reallocating investments to more conservative options or planning for required minimum distributions (RMDs) from retirement accounts. Staying attuned to financial health ensures a steady income stream throughout retirement.

5. Health and Wellness: Maintaining physical and mental health is vital. This could involve regular exercise, engaging in social activities, and staying proactive with health screenings and check-ups. Setting health goals can significantly enhance the quality of life in retirement.

6. Purpose and Engagement: Retirement offers the opportunity to explore new passions or rekindle old ones. Setting goals to learn a new skill, engage in community service, or even part-time work can provide a sense of purpose and fulfillment.

7. Estate Planning: It's never too late to think about estate planning. This includes preparing wills, trusts, and healthcare directives. These plans ensure that your assets are distributed according to your wishes and can ease the burden on family members.

Setting goals for retirement, whether you are a pre-retiree or already retired, is not just about financial preparedness; it's about crafting a meaningful and enjoyable chapter of life. By focusing on financial stability, health care, personal interests, and estate planning, individuals can approach this significant life transition with confidence and peace of mind. Remember, retirement is not an end but a beginning to new adventures and experiences.

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\$32,679,893,636 TRILLION DOLLARS - THAT'S OUR CURRENT NATIONAL DEBT... (AND IT'S GROWING EVERY MINUTE)

In retirement, taxes may be your single largest expense. There's income taxes, Social Security tax, capital gains, taxes on your required minimum distributions (RMDs), and on and on it goes.

BUT, there may be planning you can do now to potentially reduce the impact of these future taxes. Taxes don't have to be a major drain on your retirement income and savings.

Join us at one of our upcoming, free-to-attend workshops to learn the latest tax planning strategies you may be able to utilize to protect your income and assets from rising taxes.

FEB. 1ST AT 6:00 PM

The Yardley Inn

82 E Afton Ave, Yardley, PA
19067

[REGISTER HERE](#)

FEB. 1ST OR 7TH AT 6:00 PM

Salt Creek Grille

At Capacity

1 Rockingham Row,
Princeton, NJ 08540

[REGISTER HERE](#)

FEB. 7TH AT 6:00 PM

The Yardley Inn

82 E Afton Ave, Yardley, PA
19067

[REGISTER HERE](#)

FEB. 8TH AT 6:00 PM

*Radnor Valley Country
Club*

555 Sproul Rd, Villanova,
PA 19085

[REGISTER HERE](#)

FEB. 20TH AT 6:00 PM

Marshallton Inn

1300 W Strasburg Rd,
West Chester, PA 19382

[REGISTER HERE](#)

FEB. 20TH AT 6:00 PM

Carlucci's Waterfront

876 Centerton Rd, Mt
Laurel Township, NJ 08054

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Nourishing Golden Years: Enhancing Retirees' Diets for Optimal Health in 2024

The golden years of retirement bring a unique opportunity to revisit and rejuvenate one's approach to health and nutrition. As 2024 unfolds, it becomes increasingly important for retirees to focus on a balanced and nourishing diet. This article delves into practical and effective dietary strategies that can help retirees prioritize their health and relish their retirement years.

Emphasizing Plant-Based Foods and Healthy Fats: A fundamental shift towards plant-based foods can significantly enhance a retiree's diet. Incorporating a variety of fruits, vegetables, whole grains, nuts, and seeds enriches the body with essential nutrients, fiber, and antioxidants, crucial for maintaining a healthy weight and reducing the risk of chronic diseases. Alongside this, choosing healthy fats found in olive oil, avocados, nuts, and fatty fish is paramount. These fats play a vital role in heart health, reducing inflammation, and maintaining healthy cholesterol levels.

The Importance of Hydration and Moderate Portion Sizes: With advancing age, the body's sense of thirst may diminish, but the need for hydration remains paramount. Regularly consuming water and integrating hydrating foods into the diet is vital. Additionally, as metabolism slows down in later years, managing portion sizes becomes crucial for weight management and ensuring the body receives the necessary nutrients without excess calories.

Reducing Salt and Sugar Intake: One of the key aspects of a healthy retirement diet is the reduction of salt and sugar intake. High consumption of these can lead to health complications such as high blood pressure and diabetes. Opting for natural seasoning with herbs and spices over processed foods, which are often high in salt and sugar, can make a significant difference.



Nourishing Golden Years: Enhancing Retirees' Diets for Optimal Health in 2024



The Role of Personalized Nutrition: Recognizing that each individual's nutritional needs vary, consulting a dietitian or nutritionist can offer personalized advice tailored to specific health conditions and dietary requirements. This personalized approach ensures that dietary choices are aligned with one's health needs and goals.

The Joy of Balanced Meals and Culinary Exploration: Retirement offers the luxury of time, which can be wonderfully utilized in planning balanced meals and exploring new recipes and cuisines. Embracing the joy of cooking and experimenting with diverse foods not only makes the diet more enjoyable but also introduces a range of beneficial nutrients.

Prioritizing diet during retirement is not just about maintaining health; it's about enhancing the quality of life. The strategies outlined here can help retirees improve their nutritional intake, thus enabling them to enjoy their later years with vitality and happiness. Here's to a healthier, more vibrant 2024!

SHARE THIS ARTICLE



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COOKING CORNER



BRRR.....

Christmas may have come and gone, but...Baby, it's COLD outside! Check out this vegetarian chili recipe. It's fast, easy, filling and will warm your bellies.

VEGETARIAN CHILI

Ingredients:

- 2 tablespoons extra-virgin olive oil
- 1 red onion, finely diced
- 2 cloves garlic, minced
- Kosher salt
- 2 teaspoons chopped chipotle in adobo
- 2 teaspoons chili powder
- 1 teaspoon ground cumin
- 1 can (14.5 ounces) diced tomatoes
- 3 cups cooked pinto, kidney, or black beans; or 2 cans (15 ounces) beans, drained and rinsed, plus 1 cup bean-cooking liquid or water
- 6 ounces sharp cheddar, grated (1 ½ cups)
- 1 avocado, pitted, peeled, and chopped
- ½ cup fresh cilantro leaves or small sprigs
- Sour cream and blistered corn tortillas, for serving

Step 1: Heat oil in a large straight-sided skillet over medium. Reserve 1/4 cup diced onion; add remaining onion to skillet along with garlic. Season with salt and cook, stirring, until tender, 4 to 6 minutes.

Step 2: Add chipotle*, chili powder, cumin, and tomatoes with their juices; cook, stirring, 2 minutes. Add beans and cooking liquid; bring to a simmer. Cook until slightly thickened, 15 to 18 minutes. Season to taste. Sprinkle with cheese, cover, and cook until just melted, about 2 minutes.

Step 3: Remove from heat; top with reserved onion, avocado, and cilantro, and serve with sour cream and tortillas.

*You can substitute 1/4 teaspoon smoked paprika and 1/4 teaspoon cayenne pepper for the chipotle.



TEAM THRIVE UPDATES



WELCOME TO THE WORLD!

Financial Advisor Erik Schuster and his wife, Laura, welcomed a baby girl on Christmas Day. Team Thrive is ecstatic for them and their now family of 5.



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TEAM MEMBER OF THE MONTH

Congratulations to Beth DeMalavez on being inducted into the Thrive Wall of Fame for November 2023!



SEMINARS AT YOUR FINGERTIPS

Want to attend one of our events but can't seem to make it? Introducing our online web-class series! During these virtual MasterClasses, we will be covering tax planning strategies that you may be able to take advantage of. Register today!

[REGISTER NOW](#)

QUESTIONS? LET'S GET CONNECTED!

Our mission at Thrive is to take the time to learn your personal financial situation and history, so that we can help you develop a personalized retirement strategy. Whether you're just getting started or are ready to retire, our team is here for you every step of the way.

Email

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Phone Number

(800) 516-5861

Website

www.thrivefinancialservices.com



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YOUR ROADMAP TO THRIVE™

With our approach, you can turn problems into
possibilities

SCHEDULE A MEETING