

Brain Health in Retirement: Practical Ways to Stay Sharp

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Medical Disclaimer

This seminar is for general, educational and informational purposes only. The presenter is a financial professional, not a physician or other healthcare professional.

The information presented:

- Is not medical device
- Is not intended to diagnose, prevent, or treat any condition
- Is not a substitute for advice from a qualified healthcare professional
- Should not be used to make decisions about medications, treatment, diet, or exercise

Research may identify associations between lifestyle habits and brain health, but no lifestyle practice can guarantee the prevention of Alzheimer's disease, or another neurological condition.

Consult a qualified healthcare professional about symptoms, medical concerns, or changes to your healthcare routine.



Why Brain Health Matters in Retirement

Many retirees want to do everything they can to maintain their independence, quality of life, and cognitive abilities as they age.

- Is my memory normal?
- When should memory or thinking changes be discussed with a healthcare professional?
- Can lifestyle habits actually make a difference?
- What should I be doing today?



What We'll Cover Today

Today we will discuss:

- How the brain normally changes with age
- The difference between normal forgetfulness and dementia
- Alzheimer's disease basics
- Parkinson's disease and cognition
- Evidence-based lifestyle factors associated with brain health
- General lifestyle practices that may support brain health



Brain Health Goes Beyond Memory

Brain health includes:

Cognitive Function

- Thinking
- Learning
- Attention
- Memory

Physical Function

- Balance
- Coordination
- Movement

Emotional Function

- Mood regulation
- Stress management
- Emotional resilience

Brain health can play an important role in everyday functioning, independence, and quality of life.



Understanding Memory

We often think of memory as a single ability, but it actually includes several different types of memory.

Short-Term Memory

- Remembering a phone number long enough to dial it.

Working Memory

- Holding information while solving a problem.

Long-Term Memory

- Recalling life experiences and learned information.
- Different conditions affect different memory systems.



Normal Changes in Aging

Changes That Can Occur with Normal Aging

Many healthy older adults experience:

- ✓ Slower recall of names
- ✓ Occasionally entering a room and forgetting why
- ✓ Depending more on calendars and reminders
- ✓ Taking longer to learn new technology
- ✓ Slower processing speed

Occasional changes like these, by themselves, do not necessarily indicate dementia.



Warning Signs That Deserve Attention

When Memory Changes Are Not Typical

Potential concerns include:

- Frequently repeating questions
- Missing appointments repeatedly
- Difficulty following conversations
- Getting lost in familiar places
- New or increasing difficulty managing bills or familiar financial tasks
- Forgetting important family events

Persistent, worsening, or concerning changes should be discussed with a qualified healthcare professional.



How the Brain Changes With Age

Some changes that may occur with age include:

- Slower processing or recall
- Greater difficulty dividing attention among several tasks
- Changes in certain areas of the brain

Some abilities may remain relatively stable, including:

- Vocabulary and accumulated knowledge
- Skills developed through experience
- Familiar routines and learned abilities

Age-related changes vary from person to person.



Dementia Is an Umbrella Term, Not one Specific Disease

Dementia describes symptoms severe enough to interfere with daily life.

Symptoms may affect:

- Memory
- Reasoning
- Language
- Judgment
- Problem-solving
- Daily functioning

Many different illnesses can cause dementia.



Types of Dementia

Alzheimer's Disease

- Most common cause.

Vascular Dementia

- Related to blood vessel damage.

Lewy Body Dementia

- Associated with abnormal protein deposits.

Frontotemporal Dementia

- Often affects behavior and personality first.

Mixed Dementia

- Brain changes associated with more than one type occur together.

Each condition affects the brain differently.

These are common examples. Other conditions can also cause dementia.



Alzheimer's Disease

The Most Common Cause of Dementia

Alzheimer's disease accounts for approximately 60-80% of dementia cases.

Characteristics include:

- Progressive memory loss
- Difficulty learning new information
- Word-finding problems
- Increasing dependence over time

Brain changes associated with Alzheimer's disease may begin years before noticeable symptoms appear.



What Happens in Alzheimer's Disease?

Changes Inside the Brain

Researchers have identified changes in the brains of people with Alzheimer's disease.

These changes gradually affect memory, thinking, and the ability to perform everyday activities.



Parkinson's Disease

More Than Tremors

Many people think only of movement symptoms.

Common symptoms include:

- Tremor
- Slowed movement
- Stiffness
- Balance issues

However, Parkinson's can also affect sleep, mood, and cognition.



Parkinson's and Cognitive Health

Understanding Cognitive Changes

Some individuals with Parkinson's may experience:

- Slower thinking
- Reduced attention
- Executive function challenges
- Memory difficulties

Cognitive changes vary considerably. Some people experience mild changes, while others do not develop significant cognitive symptoms for many years.



Risk Factors We Cannot Control

Non-Modifiable Factors

We cannot change:

- Age
- Genetics
- Family history
- Some health conditions and life experiences

Risk factors affect probability, not certainty. Having one or more risk factors does not mean that a person will develop dementia.



Risk Factors We May Influence

Where We Can Make Changes

Research suggests potential benefits from:

- Physical activity
- Management of blood pressure and other cardiovascular risks
- Adequate, good-quality sleep
- Healthy nutrition
- Social connection
- Mentally stimulating activities
- Hearing protection and evaluation of hearing loss
- Vision care
- Avoiding smoking

These are areas where healthy habits may make a difference over time.



The Landmark FINGER Study

Can Lifestyle Changes Protect Brain Health?

Researchers in Finland conducted a large study involving older adults who were at a higher risk for memory and thinking problems.

They looked at whether a combination of:

- Healthy eating
- Physical activity
- Mental stimulation
- Social engagement
- Managing health conditions

Could help support brain health over time.



Exercise and the Brain

How Physical Activity Supports Brain Health

Physical activity may:

- Improve blood flow to the brain
- Support cardiovascular health
- Reduce stress
- Improve sleep quality
- Enhance mood

Exercise is one of the strongest lifestyle factors associated with healthy aging.



The Best Types of Exercise

A Well-Rounded Program

Aerobic Activity

- Walking
- Swimming
- Cycling

Strength Training

- Resistance bands
- Weight training

Balance Training

- Tai Chi
- Yoga

Flexibility

- Stretching



Sleep and Brain Health

Why Sleep Matters

While you sleep:

- Memories are consolidated
- Information is processed
- Brain waste products are cleared
- Learning is reinforced

Good sleep is vital for neurological function.



Common Sleep Problems

Sleep Disorders Matter

Speak with your physician about:

- Chronic insomnia
- Sleep apnea
- Excessive daytime sleepiness
- Acting out dreams
- Restless sleep

Many sleep disorders are treatable.



Heart Health and Brain Health are Connected

The Connection

The brain relies on healthy blood vessels.

Risk factors include:

- High blood pressure
- Diabetes
- High cholesterol
- Smoking
- Obesity

Protecting your heart helps protect your brain.



Nutrition for Brain Health

There Is No Magic Food

Be cautious of:

- Memory supplements
- Internet cures
- Expensive brain-enhancing products
- Most lack strong scientific evidence.

Consistency matters more than any single food.



The MIND Diet

One of the Most Studied Approaches

Encourages:

- Leafy greens
- Vegetables
- Berries
- Whole grains
- Beans
- Nuts
- Fish
- Olive oil

Limits:

- Fried foods
- Processed foods
- Excess sweets



Social Engagement

Your Brain Needs People

Research suggests social connection may support:

- Cognitive function
- Emotional health
- Resilience
- Longevity

Ideas:

- Volunteer work
- Religious organizations
- Community groups
- Family engagement
- Lifelong friendships



Lifelong Learning

Challenge Creates Growth

Your brain responds to novelty.

Examples:

- Learning a language
- Taking college courses
- Music lessons
- Photography
- Technology classes
- Public speaking groups

The goal is growth, not perfection.



Protect Your Hearing

An Overlooked Brain Health Tool

Untreated hearing loss may contribute to:

- Social withdrawal
- Increased cognitive strain
- Reduced engagement

If you notice changes in your hearing, consider talking to your doctor.



Managing Stress

Chronic Stress Affects the Brain

Persistent stress may contribute to:

- Reduced concentration
- Poor sleep
- Mood challenges
- Memory complaints

Helpful tools include:

- Exercise
- Social support
- Meditation
- Prayer
- Time in nature



Simple Daily Habits That May Support Brain Health

Six Daily Questions

Did I:

- ☐ Move my body?
- ☐ Connect with another person?
- ☐ Learn something new?
- ☐ Eat nutritious food?
- ☐ Manage stress?
- ☐ Sleep adequately?

Small habits become powerful over time.



Building Your Personal Action Plan

Choose Three Goals for the Next 30 Days

Examples:

- Walk 30 minutes daily
- Join a social group
- Improve bedtime routine
- Add vegetables to every meal
- Learn a new hobby
- Schedule a hearing testing

Focus on consistency rather than perfection.



Practical Takeaways for Supporting Brain Health

Remember

- Aging and dementia are not the same.
- Alzheimer's is not a normal part of aging.
- Parkinson's affects more than movement.
- Brain health is influenced by many factors.
- Exercise, sleep, nutrition, social engagement, and learning matter.
- It is never too late to adopt healthier habits.



Thank You!

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