

AARP



family



health



ROADMAP



for **THE REST OF
YOUR LIFE:**

SMART CHOICES ABOUT MONEY
HEALTH, WORK, LIFESTYLE...
AND PURSUING YOUR DREAMS

money



relationships



BART ASTOR

**FOREWORD BY
GAIL SHEEHY**

leisure



retirement



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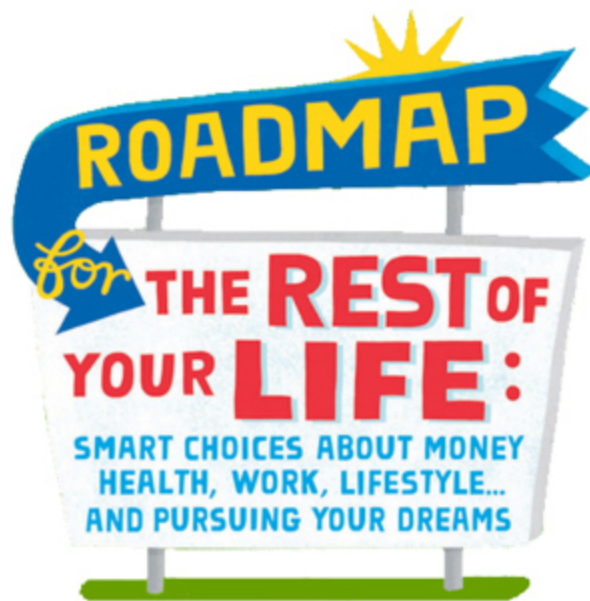
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To Kathie, the North Star on my roadmap

Foreword

When you imagine the rest of your life after 50, do you see a boat, a sports car, a summer home, cruising the Amazon or climbing Kilimanjaro, or finding a quiet corner in your backyard, or a patch of thatched cottage in the Caribbean, to curl up and write your memoir?

Have you also factored in the cost of a grown child's wedding, the travel costs to see your scattered children and grandkids, and the grandbaby who turns four before you know it and will need about \$10,000 for a good prekindergarten? The question is not just how long you want to work, but how long you need to work. And I mean need not just in the sense of financial need, but the psychological need to have colleagues to talk to, phone calls to return, and the feeling of being valued.

We have learned a great deal about how to set goals for our First Adulthood and how to roll with the punches when we hit a rough passage. But our Second Adulthood, when we really have grown up, presents a much less linear roadmap. There are no fixed entrances or exits, and there is a lot of sand in which it is easy to bury our heads. Many of us over 50 turn into ostriches. We may be totally rational when we look at a profit-and-loss statement in business. But we don't like to look at our personal assets and project the changes in profit when we're no longer working full tilt, or the possibility that digitalization will make our former job obsolete, or the cost of caring for Dad when Mom dies. We don't really want to look at what's right in front of us: another 30, 40, even possibly 50 years of life to be financed and filled with meaningful activities and replenished relationships.

Bart Astor's friendly, experience-based book focuses on all that and is surprisingly readable. It is a book for those of us who don't want to be victims.

I'm guilty of being an ostrich. When I finally did force myself to sit down with Astor's manuscript, I found myself returning to the central question facing us as we move into our Second Adulthood: What are our goals for this stage in our lives? There really are no more "shoulds." Our parents and mentors and bosses don't have much to say about our choices at this stage. A spouse, if we have one, might be one of the Worried Well—people who anticipate the worst, save for a rainy day, and buy the most expensive long-term care insurance. They may even prepay for pet burial. Those people will never run out of money. I'm not one of them.

Financial planners tell me there are many more ostriches than Worried Well. Even a very affluent person, let's say a successful single woman who figures she will cut back to half-time work at 66 and retire completely at 70, may think assets worth a million dollars plus her house are enough to last the rest of her life. But once she cuts her income in half by working part-time, and the cost of living goes up 5 percent a year, and she has to pay taxes on the money she takes out of her individual retirement account (IRA), and she continues with the same lifestyle and spending habits like buying \$500 boots, and she wants to pay for her grandson to go to medical school, she may run out of money before she's 80. Then the staggering cost of long-term care for chronic illness or disability kicks in and she's stunned, like so many people, that Medicare does not pay for long-term care.

I found Astor's 11 chapters very helpful in breaking down the right questions into manageable steps, with capsule life stories and helpful tips. He starts us off by defining how much activity we can manage. That's smart. Setting the goal of opening an independent bookstore might sound

idyllic, but not if we aren't fit enough to haul around a lot of very heavy books. How about creating a commercial book-swapping website instead? Or going into business with a son or daughter who can do the heavy lifting while you develop the strategic plans for engaging a following?

Especially thoughtful are the chapters on transitioning from the full-time career track to living on a reduced income and workload. It's not all about the money. It requires thinking about how to find a new locus of identity, how to adjust to a spouse who stops working and lolls about enjoying coffee and reading the paper online while you're still commuting. What if both of you push yourselves out of the settled groove that has become so comfortable that you can just go through the motions? Yes, it's *uncomfortable* to change chairs. But it can make you feel young again. It can even make you fall in love all over again. I know.

It happened for my husband and me when we uprooted our lives in our 60s and moved across the country to start again. Sure, we started off in a three-room faculty apartment fighting over the single bathroom. But we also found an outdoor running track that overlooked San Francisco Bay and an ocean with seemingly infinite horizons. That's when I began writing my book *Passages in Caregiving*. Before we changed our lives, my husband had been diagnosed with non-Hodgkin's lymphoma. Five years after we changed, the lymphoma was gone, and it never returned. My husband had a bonus life of 15 years as a teacher-guru.

Spontaneity, the hallmark of childhood, is well worth cultivating to counteract the rigidity that may otherwise set in as we grow older. I'm thinking about a male friend of mine who in his early 60s had two divorces behind him and was settled into retirement and bachelorhood. But the woman he was seeing and loving insisted that she wanted to get married and have a child. Spontaneously, he said,

“Sure, why not?” Today, as a widower in his early 80s, the light of his life is his 22-year-old son. The widower’s roadmap had to be redrawn, so he went back to work as a freelance editor. That, he says, will pay for the pleasure of seeing his son through law school.

Yes, there will always be surprises for which we cannot plan, both good and not so good. But if you have marked up this workbook with a roadmap that makes sense for you, the chances are good that you won’t bury your head in the sand or run into a sand trap and get stuck. I wish you an exciting journey.

Gail Sheehy
March 2013

Introduction

At an AARP forum I attended not too long ago, author Gail Sheehy spoke about her husband's battle with a debilitating illness. At one point, she related, the palliative care doctor came to their house and asked her husband, "What are your goals for this stage in life?"

I don't recall the response, but it was the question itself, posed to someone who clearly had life-threatening problems, that struck me.

I was in my 60s at the time and thought, "What are *my* goals at this stage in my life? Do I even have any goals?"

The doctor's question led me to think about the rest of my life. If all goes well, I thought, I still have another third of it to live. I realized that it might be a good thing to consider my vision for the next 25, 30, or more years—and then it occurred to me that I had none.

Gail's husband had an answer. I hadn't even considered the question.

• • •

When we were kids, I always had a goal. When asked, "What are you going to be when you grow up?" my answer was easy: "Shortstop for the New York Yankees." That answer changed over time as I considered other interesting careers: cowboy, firefighter, doctor, lawyer, teacher, and so on. I always had an answer, and reality didn't matter much.

The question persisted as I grew older and soon was accompanied by "What will you major in?" My answer to that also changed many times, even after I was *in* college and had chosen a major. Each time I came up with an answer, I was totally sure it was the right one, even if that certainty lasted only days. Frankly, it was pretty easy to come up with an answer. I looked around, saw what looked

cool, and tried it on. I liked the visions in my head of roping a steer, of dragging the big hose to the flaming building, and of receiving the Nobel Prize for discovering the cure for cancer—but for a long time hitting the home run in the bottom of the ninth in the seventh game of the World Series stayed at the top of the list.

In short, I had a goal.

I had always had a goal. I also had role models, perhaps, four or five. My father, mother, brother, friend, teacher, boss—all people I emulated at one time or another.

Throughout my adulthood and professional life, I continued to have goals: the better job, the next book, the senior league softball championship. And I continued to have role models: the great boss, the creative genius, and the older shortstop.

Fast-forward to middle age, the time we're supposed to start planning for our lives as senior citizens. Now my contemporaries and I jokingly ask ourselves, "What do we want to be when we grow up?" I'm already grown up, and although I've finally eliminated shortstop for the Yankees, I'm not as sure as I was about my answer. I could have another 25, 30, or more years to live (my father died at 96!). I hope that most of them will be as a relatively healthy, active guy. But the question of what to be when I grow up is a whole lot more meaningful when I think of myself facing decades without a full-time job or career path. The scary part of all of this is that, for the first time in my life, I don't have any answers, I don't have any goals, and, frighteningly, I don't know who my role models are.

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This book is not about retirement—for one thing, most of us aren't retiring, in the traditional sense—but about the question, "What are our goals for this stage in our lives?" I think we all know some of the answer: We want to be as

healthy, happy, and wealthy as possible for as long as possible. We want to make sure we've done all we can to provide for our kids and loved ones, and we want to grab whatever joys there are to be had.

But how do we do all those things? What can we do to maximize the chances that when the end is near, we can look back and feel good about it all?

The answer, at least in part, is by planning. This book will help you plan for your later years by focusing on your goals and your expectations. At the same time, it will provide the template you need to take care of legal, insurance, and other necessities that could easily become major barriers to achieving your goals.

I've looked hard at what my age means and realize it's not just about the actual number or my health. It's both of those, plus a lot more. Sure, I can't expect to dive for the ball while playing shortstop. But that doesn't mean I can't still participate. Or does it? And does that matter? Can I find another outlet to meet that long-established goal and joyful experience of competing on the ball field?

To establish my goals now, I first place myself in the appropriate spot on what I call a "level of activity" scale. We all know folks who play ball, ski, or run marathons well into their 80s. They are lucky to be able to pursue activities they obviously love. We know people who work in their chosen fields into their 90s because they love it and they can. But what about those who have health, financial, or other limitations? What about those who just prefer a less active lifestyle?

I gave up playing softball when I couldn't see the ball as well as I used to and became the guy they put out in right field. So what? Instead of feeling depressed about it and becoming inactive, I moved my attention to other things, as so many of us do. I discovered a new team sport. It requires

some physical ability, but within my health limitations: I'm a dog handler in the sport of dog agility.

I now train my young border collie to run through tunnels, over jumps, and around weave poles. I'm not a very good handler yet—I'm in the little league of the sport. But again, so what? This sport gives me the chance to establish a new goal for myself at this stage in life. As I realize that becoming a good agility handler means a new focus for me, I think about Gail Sheehy's husband and his goals for the time he had left. It's from this perspective that I think of getting older as a good thing, presenting me with new opportunities and new challenges ahead.

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I envision the next 25 or 30 years through many filters. First, my marriage. My wife and I are diligent about communicating our individual visions. Fortunately, we continue to share similar ideas about our later years, and for the most part have the same likes, dislikes, and lifestyle goals.

The next filter is my family. I'm happy that my relatives live close by and are thus both near and dear. I love watching my grandchildren grow up—and even more importantly, being a part of their growing up.

Then there are the filters of finances and health. My wife and I are lucky to be relatively secure financially; we both planned long ago, and had sufficient income, to stash away some savings. We're both pretty healthy. Even though we've experienced some health issues that have limited our choices and put us in different places on the level of activity scale, neither of us is so limited that we can't find outlets we enjoy. We've thought long and hard about our leisure time and about our living arrangements.

We don't fear uncertainties about the future. We expect some, and through planning try to minimize the impact of

big changes that are thrust upon us, aware that many of us are just an illness or accident away from losing the security we too often take for granted. We've organized our lives so that if a crisis hits, our financial obligations and commitments won't be too difficult for our survivors to figure out. We've written letters to our heirs explaining ourselves—our ideals and our wishes—that include information needed when we're gone. We hope our children don't have to read those letters too soon. But having written the letters comforts us.

The next filter is how we spend our time. Both my wife and I have transitioned successfully from full-time jobs and upwardly mobile career paths to part-time positions, allowing us more free time but not throwing us cold turkey into having no work, no anchor, or no helm to help us steer. Most people I have interviewed, however, express one particular concern about their later years: What will they do with themselves to keep busy? Some dread the idea of lying on their couches with nothing more important to do than watching reruns. Others proclaim they hope to die at their desks. I hope they don't. I hope they allow themselves to broaden their visions into new worlds, to take on new roles. So many people—in particular those who had successful careers—formed their identities around their jobs or professions. They were lawyers, doctors, businesspeople, plumbers, carpenters, or teachers—but when they retired they were . . . nothing. At best, they were unsure of *what* they were. Retirement doesn't prevent them from being *who* they are. But it can prevent them from labeling themselves as anything but *older*. This segues to a question none of us likes to ask—a question that I think we must all ask ourselves, and one that I now ask you:

Are you getting older?

Well, yeah, in a literal sense, of course you are. But I invite you to dump the value judgment surrounding it. Getting

older is not bad. Getting older simply means you're no longer young. Getting older is a good thing (as the joke says, it's better than the alternative). So stop denying your age; stop thinking that "old" is a dirty word. It's an adjective that merely says you've lived many years. It has nothing to do with what you can or can't do. It doesn't put limits on *who* you are (except that you can't be the American Idol or enlist in the armed services). Being older has its virtues too: You get senior discounts at certain ages at certain places; you can start tapping into your Social Security benefits and you're eligible for Medicare; if you've built up a nest egg, you may be able to enjoy more leisure time.

In this book, you'll read about the things you have to do and the steps you have to take to establish goals and roles for this time of your life. With my step-by-step approach, worksheets, notes, tips, warnings, and personal stories, I'll get you through those administrative, legal, and financial challenges so you can focus on the key question, "What are your goals for this stage in life?" To get there, you'll find your place on the level of activity scale.

Then you can address all the other options you'll have, whether it's about where you choose to live, the relationships you have with family and friends, the kinds of activities you get involved in, and your work and work hours. All of these issues will affect and be affected by your financial strength and health.

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So follow along as I present this roadmap for living the rest of your life. On this journey I provide you with smart choices about your money, health, work, and lifestyle. And I will give you tools to help you pursue your dreams. As the map unfolds, you will learn about a level of activity scale and about staying fit and healthy. The map will take you through health insurance options, including Medicare and long-term

care insurance. We'll visit the transition from career track to part-time work or retirement and present creative ways to maintain an active leisure time. We'll look at financial planning to help you make your money last. And we'll discuss estate planning—that is, providing for your heirs—including what to include in the talk with your heirs so they know all they need to know about your legal and business affairs. From there, the roadmap will take you through a discussion of the various home- and living-arrangement options you have. Our final destination will look at the relationships we have with family and friends, and how those relationships affect the decisions we make. At this last stop on our roadmap, I'll talk about complex family arrangements, blended families, caregiving for our loved ones, remarriages, prenuptial agreements, and how things might be different for those who are unmarried and those who do not have children. And I'll discuss the idea of providing a legacy through charitable giving and the use of an ethical will or a letter to our survivors and loved ones.

Throughout the journey, you'll learn from people I interviewed whose words and actions provide guidance and who, perhaps, will serve as a role model for you. And you'll read about ideas you can try on for size. As was told to me many years ago, *if it fits, it's yours*.

Chapter 1

Where Are You on the Level of Activity Scale?

In this chapter, I introduce a different way to look at yourself by focusing on your lifestyle and your abilities.

While watching me work out at the gym the other day, an acquaintance said, “Not only don’t you look your age but you’re also not acting your age.” I laughed and thanked him. I was reminded of when, years ago, Gloria Steinem announced on national TV that she was 40 (she’s now in her 70s). The audience gasped. People couldn’t believe that this beautiful, glamorous woman was over 40. Her remark to the audience was, “Folks, *this* is what 40 looks like!” But she could have also said, “Folks, *this* is what 40-year-olds *act* like!”

We have so many preconceived notions of age. And it starts early. When we were celebrating my birthday, I asked my grandson, who was about 7 at the time, how old he thought I was. He said, “50.” I said, “No, quite a bit more.” He replied, “100?” Yikes. Well, how would he know what to guess? Whether 50 or 100, the numbers didn’t mean anything to him. They mean something to us only because we have so many preconceived notions of age.

We all know people who play ball, ski, run marathons, and work out religiously well into their 70s or 80s. Others continue to work well past traditional retirement age. They stay active and in good physical shape. “But they don’t act 80,” you might say. That’s because they don’t live by the same chronological rules that others do. Through good

genes, some luck, a lot of hard work, and great motivation, they continue to do what they love.

At the same time, some people cannot engage in physical activity because of health problems, injuries, or other limitations. Yet, they may be equally motivated and have a very active, almost high-intensity lifestyle. Other people may not enjoy physical exercise or exertion but live anything but a sedate life. They may travel extensively, work long hours, and volunteer a great deal of their free time. Their lifestyle is very active but not necessarily physically exerting.

Life Story

My friend Mitch, who had polio as a child and again in his 50s, walked with crutches for several years before needing a wheelchair to get around. At first reluctant to use the wheelchair, Mitch soon found it to be indispensable. It changed his life, he told me. For the first time in years, he was able to do things that he hadn't been able to do for so long. From the moment he decided to use that chair, a new world opened to him. He could now go to the store without pain. He could attend baseball games, concerts, movies, and parties. And he could take his dog to the dog park, which is where I met him. In his 50s, he went from being practically housebound to active. Despite the wheelchair, his level of activity actually increased.

So when we think about how we plan to live the rest of our lives, one of the key factors to consider is the degree to which we want to and can be active.

Adapting this concept to our often age-obsessed society leads us to a different measure of who we are, which I call the level of activity (LOA) scale. How do we define this?

There are no hard rules for this measure but rather a range. It's not chronological—that is, we don't go from one LOA to another simply by having lived another year. In fact, if we are so motivated, we can move up the ladder to a higher LOA as we age chronologically. The 55-year-old woman who decides to train for a 100-mile bike ride but who hasn't done this kind of physical exertion in years would increase her LOA. And the previously active 50-year-old who suffers a debilitating injury or severe back pain may change how he spends his leisure time, lowering his LOA level to one in which he coaches instead of plays.

The point is that when we define ourselves—and when others define us—we very often start with our age. That puts us in a cubbyhole that can be hard to break out of.

As you think about living the rest of your life, it's often good to start with defining your lifestyle.

Defining Your Lifestyle

[Table 1.1](#) lists the level of activity number in the first column and sample activities or approaches to life corresponding to each LOA number. A marathoner who is constantly on the go, for example, would have an LOA number of 1, while someone who has difficulty getting around or requires assistance to do so, and who does not lead an active lifestyle, would be at level 8. An athlete who competes in sports while in a wheelchair could very well be at level 1 or 2. The point is that it's not your chronological age or your skill level that defines who you are. Rather, your ability and desire to participate within a range of activity, whether relaxed or intense, better defines your limits, which, in turn influences your choices.

[Table 1.1](#) Level of Activity (LOA) Scale

Level of Activity Score	Activity Level	Explanations and Examples of Activity Level
1	Extremely high	Always on the go; a Type-A personality. Extremely high energy. Can exercise or play sports regularly. Can run a marathon; do any of the legs of a triathlon; sprint 100 yards; play consecutive rounds of golf; ski five days in a row; play two or three sets of singles tennis two or three times a week; work six or seven days a week for 10 to 12 hours a day.
2	Very high	Very high energy and stamina. Can engage in full cardio workout three times a week; play multiple sets of tennis or two rounds of golf, walking the course, a day; jog or power walk routinely; participate in athletic events; work long hours including weekends.
3	High	High energy and stamina. Can play doubles tennis or a round of golf, walking the course, two or three times a week; work out, with an hour of cardio, two or three times a week; jog regularly for 20 to 30 minutes; bicycle 50 miles every month or so; work normal hours plus some weekends.
4	Moderate	Good energy and stamina; more of a Type-B personality. Can exercise once or twice a week, including some cardio; play golf or doubles tennis once or twice a week; work normal hours plus occasional late nights or weekends.
5	Less than moderate	Some energy and stamina. Can play a round of golf using a cart; climb several flights of stairs without losing breath; ride a stationary bike or do cardio exercise periodically for a half hour; work normal hours.
6	Minimal	Minimal energy and stamina; lives a relatively sedate life. Can run short distances with effort or climb one flight of stairs without losing breath; work full or part time.
7	Somewhat limited	Limited energy and stamina. Can walk with no assistance but limited in distance and slope; maneuver easily and walk up a limited number of stairs; work part time or not at all.
8	Very limited	Can move around with crutches, a walker, or a wheelchair; work part time or not at all.

In addition, and perhaps more importantly, it's neither your chronological age nor your level of activity score that totally defines you. But both of those are factors that may influence what you choose to do—just as the wheelchair-bound athlete will ski or play basketball, so too the 50-year-

old man who can participate in a sport, and is in good enough shape to do so, may want to spend a great deal of his leisure time reading or being involved in some other quiet activity such as stamp collecting. Some folks may work a full day and head home to plop in front of the TV. Some retired people may be involved in various civic and volunteer activities and are busier and more active than they've ever been. The lifestyle you prefer influences your choices just as much as your level of activity.

Note

In determining your level of activity, avoid making value judgments. Someone who reads a great deal and prefers a sedate lifestyle is not "bad;" nor is the para-athlete "good." People make choices about how to live their lives because of individual likes, dislikes, and abilities. You don't have to fall into the trap of labeling a lifestyle bad or good.

The LOA explanations are, of course, merely examples of the degrees of exertion as well as the degrees of intensity you have chosen to live your life. Type-A people who have worked long hours every day for years but aren't athletic might still put their LOA at level 1. If you, like millions of aging baby boomers, work all day in construction or other manual labor, or if you regularly bicycle but wouldn't consider running (and many people who have bad knees, hips, or backs are warned not to jog), you can place yourself in one of the top rows. The LOA scale provides one view of who you are, and that view can help you focus on your future.

Creating LOA-Specific Goals

Why define your chosen lifestyle with a level of activity scale? For one simple reason: The person you are now, and generally the person you have been for most of your adult