CAPTRUST

Aging With Intention Webinar Recap

In 2025, CAPTRUST launched the CAPTRUST Wellness Advantage: Powered by Cleveland Clinic. Available to all wealth management clients, the program integrates Cleveland Clinicâ??s medical expertise with CAPTRUSTâ??s concierge client-service model, offering a more coordinated approach to both physical and financial well-being.

So far, its integrated approach is resonating. As Eddie Welch, CAPTRUST managing director and head of wealth management, noted in a recent client webinar, â??Thereâ??s a lot of interest in the notion of aging with intention. Longevity means something different today than it did 20 years ago. Itâ??s about how people want to live, and how they want to age.â?•

The question people are asking is: How do I live well for as long as possible?

For most, the answer lies in a broad definition of healthy agingâ??one rooted in capacity, not just age itself. In practice, that means maintaining independence by staying mobile, preserving cognitive health, and being actively engaged in daily life. Some practitioners call this *healthspan*: the number of years you feel youâ??ve lived well.

The good news is, when it comes to healthspan, lifestyle matters more than we often assume. â??A lot of the things that you can do to help you age well revolve around choices you make,â?• says Dr. Ronan Factora, a geriatrician at Cleveland Clinic. The goal, Dr. Factora says, is to preserve physical, mental, and social functioning, protect independence, and sustain quality of life. If you want to increase your healthspan, those are the goals that should guide your habits and routines.

Watch the full webinar here: Aging with Intention: A Smarter Approach to Living Well Longer

The Foundation: Habits That Compound

When it comes to living well, genetics and circumstance each play a role, but Dr. Factora says the strongest drivers of long-term outcomes are not predeterminedâ??theyâ??re behavioral. And that means theyâ??re within individual control.

1. Movement

Physical activity remains the most reliable predictor of sustained independence. For people over 50, the threshold is fairly accessible. â??The people who benefit the most from starting exercise are the ones that go from spending most of their day on the couch to walking,â?• says Dr. Factora.

Even moderate activityâ??walking, light cardio, or resistance trainingâ??supports muscle retention, balance, and mobility, all of which degrade with inactivity over time. Dr. Factoraâ??s conclusion is blunt. Regardless of what you choose to do for exercise, â??you gotta keep moving.â?•

2. Social Connection

Of course, healthy aging is not just physical; itâ??s social as well. Social interaction reinforces cognition, emotional stability, and a sense of purpose.

As we age, maintaining relationships requires more intentional effort than when we were young, particularly as social circles evolve. But research shows the effort is worthwhile.

â??Socialization does take quite a bit of work,â?• says Dr. Factora, â??But that work, that interaction, that stimulation is good for you.â?• Staying social keeps your brain active, and it helps you feel like part of a community where you know you matter to other people.

3. Cognitive Engagement

Cognitive health follows the same principle: use it or lose it.

Activities that require learning, focus, or skill-building help sustain neural connections. â??Anything that forces you to learn also helps to build new connections in the brain,â?• says Dr. Factora. This includes catching up with friends, playing games, practicing a language, refining a skill, and trying different forms of exercise.

Notably, these three domainsâ??movement, connection, and engagementâ??are not independent. Physical, social, and cognitive health operate as a single system where each reinforces the others. When you play pickleball with a friend, youâ??re getting exercise, maintaining a relationship, and learning, all at once.

â??In order to remain as independent as possible, you have to maintain your mobility and your cognition,â?• says Dr. Factora. Declines rarely occur in isolation. Instead, reduced mobility limits social engagement; isolation affects cognition; and cognitive decline, over time, compromises

independence. Outcomes are interconnected, just like the behaviors that shape them.

The Risks: What Undermines Function

Most often, the habits that erode a personâ??s healthspan are passive ones. Extended sedentary behavior displaces nearly every protective activity, says Dr. Factora. â??If you spend a lot of time sitting, youâ??re not moving, youâ??re not socializing, and youâ??re not using your brain.â?•

High amounts of passive screen time also introduce additional hazards, including an observed association between heavy television use and increased dementia risk, plus higher levels of loneliness.

The takeaway: Inactivity and negative habits can compound just as positive habits do.

Planning for Structure Before You Need It

One of the most overlooked risks in later life is not medical; itâ??s structural. Many people approach retirement as a release from routine, but the absence of structure can be destabilizing over time. As Dr. Factora observes, â??Once early plans fade, individuals often find they have nothing else to do.â?•

His advice is to start planning long before retirement begins. This includes building interests, establishing a routine, and defining exactly how your time will be spent. â??Approach every day just like youâ??re going to work,â?• he says. â??Make a list of things you want to do.â?•

Also, itâ??s a good idea to communicate your goals and plans with your financial advisor. After all, retirement planning means more than just financial planning. An advisor can help you define how and where you want to age, what types of care you may need, and what those decisions imply both practically and financially.

Preventive Care as Strategy

Lifestyle choices are important, but they do not replace proactive care.

Understanding your own cognitive and physical baselines can help you build a reference point for future decision-making. It also enables earlier identification of risks and decline.

In other words, donâ??t skip your annual physical. Make sure you see the dentist at least twice a year, the optometrist at least once a year, and follow recommended guidelines for preventive visits like mammograms, prostate checks, colonoscopies, and vaccinations.

Remember, outcomes are cumulative. Daily behaviors like movement, diet, sleep, and engagement, compound over time, and moderation matters.

The Bottom Line

Aging is inevitable, but the experience of aging is different for every person.

The most reliable prescription to extend your healthspan is both simple and demanding:

- Move consistently;
- Stay engaged with other people;
- Continue learning; and
- Maintain structure.

As Welch says, â??The question is no longer whether you can afford to retire. The question is how you want to live in retirement.â?• Once you have a clear vision for your life, you can work backwards to create a plan.

CAPTRUST is not a medical provider and does not deliver health care, diagnostic, or treatment services. All medical services described herein are provided solely by Cleveland Clinic and its affiliated professionals. Participation in these services is voluntary and through a referral basis by CAPTRUST. CAPTRUST assumes no responsibility or liability for the medical advice, diagnoses, or treatments clients may receive as a result of a referral to Cleveland Clinic.

Legal Notice

This material is intended to be informational only and does not constitute legal, accounting, or tax advice. Please consult the appropriate legal, accounting, or tax advisor if you require such advice. The opinions expressed in this report are subject to change without notice. This material has been prepared or is distributed solely for informational purposes. It may not apply to all investors or all situations and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. The information and statistics in this report are from sources believed to be reliable but are not guaranteed by CAPTRUST Financial Advisors to be accurate or complete. All publication rights reserved. None of the material in this publication may be reproduced in any form without the express written permission of CAPTRUST: 919.870.6822.

Â© 2026 CAPTRUST Financial Advisors