

Are You Thankful for Your Health?



The holidays are upon us! Staying healthy just might make you wealthy. With small lifestyle changes and healthy choices (especially with all the shared yummy foods), you may reduce your annual healthcare costs and increase your income. These lifestyle changes can be as simple as limiting your salt intake or taking your prescribed medication regularly.

By adopting healthy habits, you can mitigate future healthcare costs. Data from HealthyCapital reveals that by simply making a few minor changes to daily routines, and reducing the risk factors leading to chronic disease, individuals could potentially add years to their lives and save thousands of dollars in lifetime medical expenses. (See example to the right)

Savannah and Adrian are both 45 years old and both sought medical treatment for high blood pressure. Savannah doesn't follow the lifestyle changes her doctor suggested, whereas Adrian diligently follows her doctor's recommendations. With Adrian's small changes she saves more than \$1,000 in out-of-pocket healthcare costs. Additionally, Adrian's combined pre-retirement and in-retirement savings will be \$89,456 more than Savannah, as shown in the table below.

Annual Out-of-Pocket Healthcare Costs:

	Savannah	Adrian	Adrian's Savings in Health Expenditures
Age 45	\$2,477	\$1,286	\$1,192
Age 64	\$13,936	\$7,343	\$6,592
Total Pre-Retirement	\$138,288	\$72,591	\$65,697
Total In Retirement	\$51,790	\$28,031	\$23,759
Grand Total	\$190,078	\$100,622	\$89,456

For illustrative purposes only.

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The hypothetical case study results are for illustrative purposes only and should not be deemed a representation of past or future results. This example does not represent any specific product, nor does it reflect sales charges or other expenses that may be required for some investments. No representation is made as to the accurateness of the analysis.

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Example



Savannah

The average managed patient

- Blood pressure of 150/95
- Sometimes forgets medications
- Sometimes doesn't follow her suggested diet
- Occasional smoker and drinker



Adrian

The well managed patient

- Takes prescribed medication
- Exercises 30 minutes/day, 5 days/week
- Moderate alcohol intake
- Chooses healthy fats
- Limits dietary salt
- Quit smoking

For purpose of the case study, Savannah and Adrian are compared in two levels of care: average managed (loosely follows physician recommendations) and well managed (fully complies with physician recommendations).

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