



follow your

MONEY ACTION PLAN

JULY 2018

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MAKE SMALL CHANGES



If you recognized some of those not-so-great health habits in yourself, rather than giving up entirely because lifestyle changes are difficult, try starting

small. A tip that we highly recommend is bringing your lunch to work; not only can you cut down consuming unhealthy fast foods, but you can also save the cost of eating out every day.

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CONSULT YOUR PHYSICIAN



Exercise is an important part of any healthy lifestyle. You should consult your physician before beginning any exercise program.

Together you and your doctor can design an appropriate exercise program.



GOOD HEALTH IS THE BEST WEALTH

Believe it or not, staying healthy just might make you wealthy. With small lifestyle changes and healthy choices, 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.

For example, the average 45 year old managed patient, Alisha for example, who has moderate to high blood pressure, sporadically takes prescribed medications, doesn't follow a prescribed diet, and occasionally smokes and drinks can expect to pay up to \$90,000 more in healthcare costs than a 45 year old well managed patient, Jasmine for example, who exercises 30 minutes 5 times per week, takes prescribed medications, only consumes alcohol in moderation, follows a healthy diet and does not smoke.

Annual Out-of-Pocket Healthcare Costs:

	Alisha	Jasmine	Jasmine'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



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