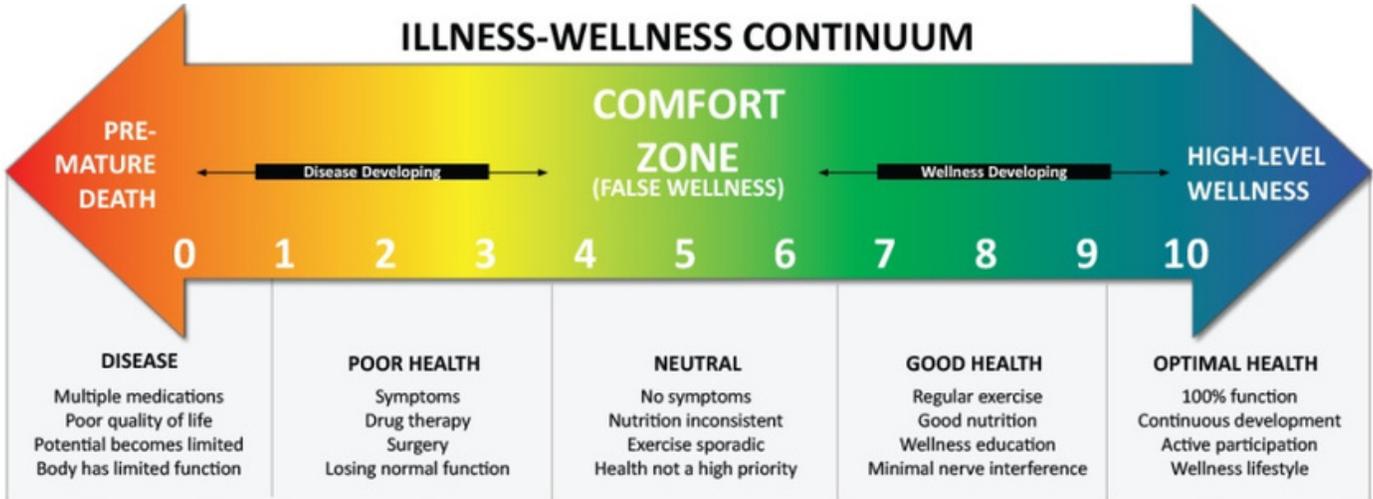


# The Health/Wealth Conversation Guide

This guide has four tools for looking at the connection between health and finances. Start at the top and work your way through all four. Then review the Principles of Wellth and the Hierarchy of Wellth at the end.

## 1

### RATE YOUR HEALTH ON THE SCALE BELOW.



Illness-Wellness Continuum was first conceptualized by John Travis in 1972

Where are you headed? How has your number changed in the past 1-5 years?  
Based on your answer, an adjustment to your financial plan may be in order.

**SHORTER LIFE/HEALTH SPAN**

- Medical Expenses
- Social Security Options
- Estate planning
- Long-term care Insurance
- Life/Disability Insurance

OR

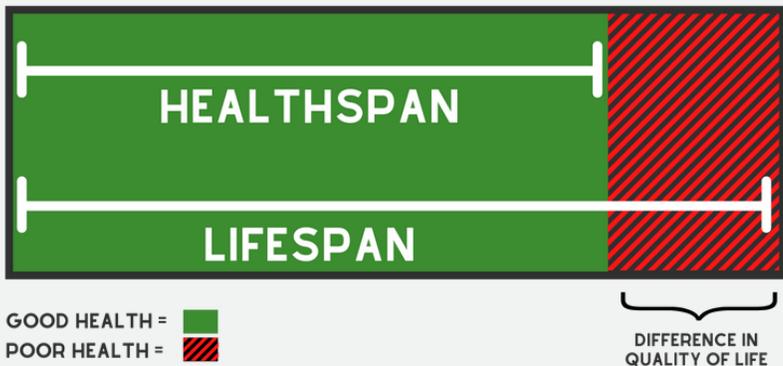
**LONGER LIFE/HEALTH SPAN**

- Income Protection
- Social Security Options
- Hobbies & Toys
- Entertainment
- Travel

## 2

### CLOSE THE GAP BETWEEN HEALTHSPAN & LIFESPAN

Improve your **quality** of life.



- **Lifespans are increasing:**
  - 1919 = 56 yrs; 1950 = 68 yrs; 2019 = 79 yrs
  - one of four 65-year olds will live to 95
- **Healthspans have not followed the same trend:**
  - 80% of 55 yrs old have 1 chronic disease
  - Nearly 50% have 2 or more
  - The average gap in healthspan vs lifespan is 10 years in the U.S.
- **How to close the gap:**
  - Less than 20% of disease risk is genetic
  - Over 80% of disease risk is lifestyle
  - Lifestyle habits impact finances & quality of life



### 3 MAINTAIN A DUAL FOCUS ON HEALTH AND WEALTH FOR RETIREMENT



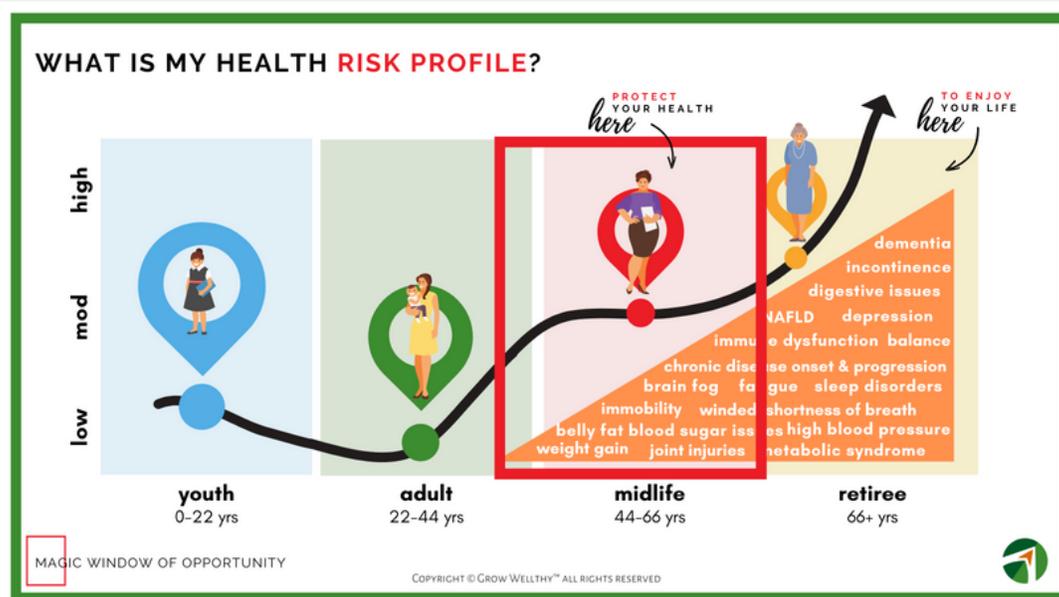
#### Don't Get Stranded on the Side of the Road

A couple is driving thru the desert having a great time, until they notice their gas tank is running low. They realize they're not going to make it to their destination, and their fun trip comes to an end.

However, what if the couple has a full gas tank, but their car breaks down? Their engine starts leaking oil while smoke is billowing out of the front end. They have plenty of gas but no vehicle to go anywhere.

In this story, the gas represents money, and the car represents health. BOTH are necessary for a successful retirement. Make a plan now for your health and wealth so you aren't stranded on the side of the road.

### 4 PROTECT YOUR HEALTH IN MIDLIFE TO ENJOY LIFE IN RETIREMENT



- 40-66 years old is the "window of opportunity" for both health & wealth.
- Midlife is the period of the greatest increase in wealth & the greatest decrease in health.
- What you do here with your health will pave retirement with wellness or illness.
- 81% of retirees said that the #1 ingredient for a happy retirement is health.
- Once health is gone, it suddenly becomes the most important thing. Protect it now to have both wealth & wellth.



# The 8 Principles of Wellth™

Treat your health like an investment so you can grow wellthy

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1. **Set goals & start asap.** Determine where you are and where you want to go with your health in the next stage of life. The sooner you start, the better chance of impacting your long term health.
2. **Know your numbers & net-worth.** Collect your health data and understand what it means in relation to your goals.
3. **Create a budget & investment plan.** With your numbers in mind, map out a budget of time and resources to reach your goals.
4. **Pay yourself first.** Each day only has so much time. Carve out the time you need to invest in yourself or it will be overtaken by other things and never get done.
5. **Minimize your taxes & liabilities.** Understand what you're up against with family history of disease, your current age and diagnosed diseases, as well as your behaviors and environments that are taxing your body. Then find ways to mitigate your risk.
6. **Protect your assets.** Proactively seek ways to protect the health, mobility, and health freedoms you currently have. It's easier to protect than to try to earn them back at a later date.
7. **Automate by establishing routines.** Make health happen on autopilot with your 4 daily routines (AM, PM, meals, work). This will save you time and effort so you don't have to go to the gym or diet. Health will just happen without thinking about it.
8. **Review trends frequently.** Track data and look for trends so you can tweak anything that goes off course before it becomes a problem. Stay the course and learn from your mistakes.

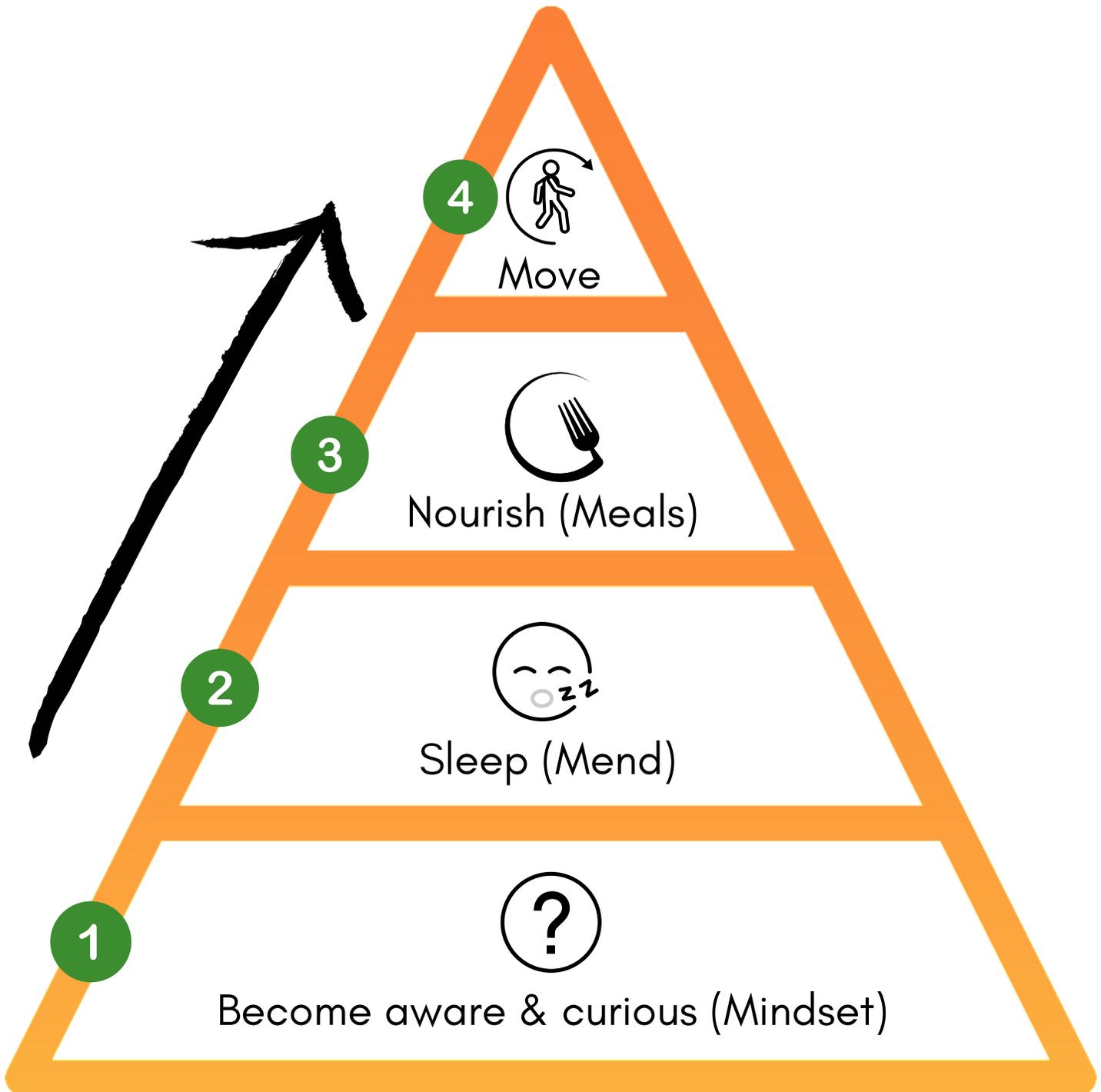




# The Hierarchy of Wellth™

Build a solid foundation of health by knowing where to spend your time first

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Curious how your health is doing? Take the Wellth Quiz to find out: [www.growwellthy.com/quiz](http://www.growwellthy.com/quiz)