

Focus on Health Now, Retire Better Later.

(Prefer to watch rather than read? Check out our video Unexpected Life Events!)

When we think about retirement planning, we usually focus on the obvious: Maximizing contributions. Minimizing taxes. Diversifying accounts and assets.

But even the best financial planning can be undermined by the unexpected. In fact, medical problems account for <u>one of the top three reasons</u> that people file for bankruptcy. So, how can you stay healthy now to avoid financial challenges due to medical issues later? There are some ways.

Be proactive. Whether it's staying up to date on your annual check-ups, maintaining a healthy body weight, or avoiding tobacco products, it's always physically *and* financially beneficial to prevent ailments before they start, or to catch them in the early stages.

Implement self-help care to keep stress in check. Stress is *not* just in your head. In fact, <u>common effects of stress</u> include high blood pressure, heart disease, obesity, and diabetes. It's in your best interest, then, to find the best ways to take some time for yourself to breathe, focus, and de-stress.

Don't ignore symptoms. Resist the urge to ride it out and skip the doctor if you're feeling under the weather or noticing something ongoing that's not normal. Preventative measures can only go so far. Medical issues need to be taken seriously, starting now, so you can significantly lower your odds of becoming sick during retirement.

These three simple things will not only help you keep current medical expenses low so you have more to contribute to your retirement accounts, but they may also make it more likely that you'll enter retirement healthy. And doesn't everyone want to feel good in retirement so they can enjoy their golden years? (Rhetorical question, but yes, yes they do.)

So, let's make it a priority to stay healthy! If we can help in any way, let's connect.