



# IS YOUR HEALTH IMPACTING YOUR WEALTH?

Health considerations as  
you approach retirement.



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Research by the Employee Benefit Research Institute shows that 41 percent of those people retiring earlier than expected did so because of a health condition. While the research doesn't specifically state what health issues are most often faced, according to the World Health Organization, chronic disease prevalence is expected to continue to rise. In many cases, chronic conditions such as heart disease, type 2 diabetes and other conditions attributed to a sedentary lifestyle are preventable. What does this have to do with your wealth? Health issues can force a person to retire early, which has an impact on retirement savings. In addition, if you have health issues, you are spending more on health care costs. Below are a few tips for you to consider when building a plan for your future.

- Have a retirement savings plan: We recommend working with a professional to help ensure you are maximizing your savings opportunities in order to reach your goal.
- Build in a contingency plan should your health cause you to retire early: If working with a professional, be sure to share any health concerns or issues you are having so it is a consideration as they are building your wealth plan.
- Make sure you consider your significant other in your plan: If your retirement goals are reliant on both of your savings, what would happen if your partner or spouse was to get ill and not be able to continue working?
- Review your retirement savings plan at least annually: As your life and your health change, it's important that your retirement plan changes as well.

- Participate in yearly physicals: Annual physicals are often included as a wellness initiative and paid in full by insurance.
- Review your insurance policies: Often, disability insurance is not included in employer benefits as a paid benefit. Consider purchasing disability insurance to supplement your income should you have to retire early due to health issues.
- Be active: While the level of activity you need to engage in to be deemed “active” can vary by age, it’s beneficial to take up a hobby or an activity that gets your heart rate up. (Always check with your doctor before starting any exercise program if you’re not currently active.)
- If you’re looking for help developing better eating habits, consider checking with a local grocery store. Many have dieticians on staff and can conduct a walk-through of the store and help you plan.
- When building your wealth plan, look closely at what your current health expenses are and project where they could be throughout retirement.
- Because a major health event in retirement can have a significant impact on a surviving spouse, be sure to build a contingency plan to address it.



**FOR MORE INFORMATION**

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