



REALITY OF YOUR LIFESTYLE

Helping to Solve the HealthCare Crisis;
Helping to Solve the Retirement Crisis.

"Award Winning Software"

2015

40+ years working in healthcare benefit management



User Interface



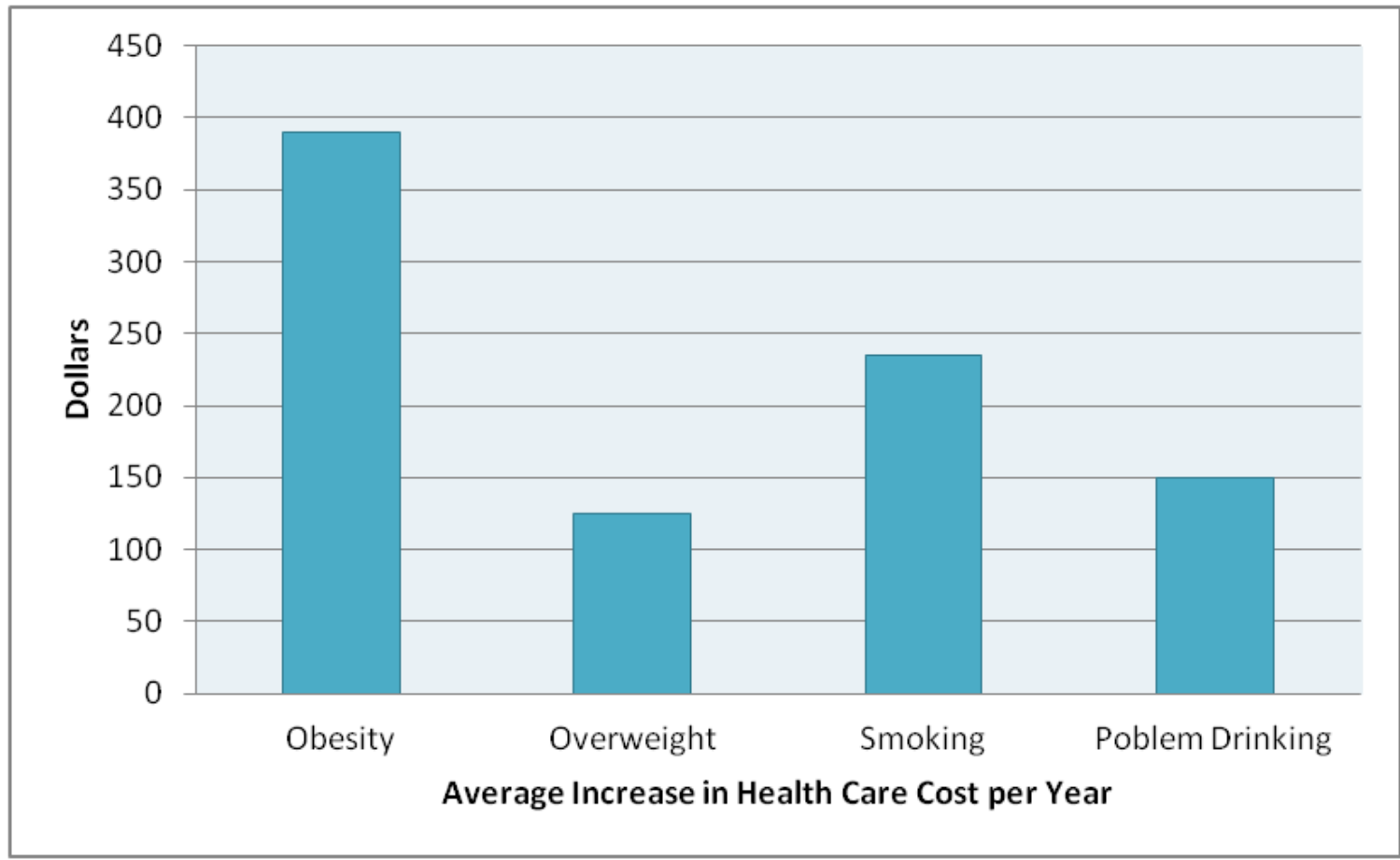
"The Problems"

Unhealthy Behavior Drives 80% of HealthCare Need

Being Overweight and Obese is the New Norm

Our Nation Has a Retirement Savings Crisis

Lifestyle Choices Drive HealthCare Cost



Roland Sturm, Health Affairs 2002;21:245-253

"Retirement Crisis"

Senator Harking wrote "The Retirement Crisis"

- ▶ Half of all Americans have less than \$10,000 in savings.
- ▶ The average 401(k) balance is \$58,991.00.

If we can effectively communicate the ills of unhealthy behavior, we will be able to influence changing behavior and shift monies spent on unhealthy behaviors to retirement plans.

"Health 2 Wealth Solution"

- ▶ Example A- A person who is 25 years old and 50 pounds overweight spends, on average, \$5.27 a day on extra food to maintain their weight with their current food choices. (Identified by our calculator)
- ▶ Same person smoking 15 cigarettes a day on the average spends \$4.69 a day based on what they pay per pack.
- ▶ Same person consuming 1 drink a day, on average, spends about \$4.00 a day based on their consumption habit.

This equates to \$4,385.41 in annual pre-tax dollars. When converted to a Qualified Retirement Plan, over \$204,640.00 of new retirement savings for this 25 year old.

Optional 401 (k) Account Builder

- ▶ After-tax spending that a person a person is committed to is converted to a pre-tax dollar
- ▶ That is then illustrated as additional contributions in their 401(k) formula
- ▶ Choose the illustrated rate of return (employee)
- ▶ Account value at retirement age is illustrated

Optional HSA Account Builder

- ▶ After-tax spending that a person a person is committed to is converted to a pre-tax dollar
- ▶ That is then illustrated as additional contributions in their HSA guidelines
- ▶ Choose the illustrated rate of return (employee)
- ▶ Account value at age 65 is illustrated

"Crystal Ball of Your Retirement"

Begin a Winning Health 2 Wealth Plan of Action

- ▶ Begin shifting your spending from unhealthy behavior to savings
- ▶ Reduce unhealthy behavior
- ▶ Lower your healthcare needs
- ▶ Improve our Longevity - "State of Health"
- ▶ Increase the odds of enjoying a healthy and wealthy retirement

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