



WEALTH + HEALTH AT TRANSAMERICA

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TRANSAMERICA

WHY WEALTH + HEALTH?

“Investing in your health is just as critical as investing in your retirement...this represents the future of sound advice.”

– **Joseph Coughlin**
DIRECTOR, MIT AGELAB



THE WEALTH + HEALTH CONNECTION

WE BELIEVE WEALTH AND HEALTH ARE INEXTRICABLY LINKED, AND THAT LIVING WELL TOMORROW STARTS WITH THE HABITS WE CREATE TODAY.

- It's an idea rooted in research by Stanford Center on Longevity, MIT AgeLab, and others.
- Good health allows people to enjoy their wealth.
- We can build deeper relationships by helping clients build better habits.

THE PILLARS OF WEALTH + HEALTH

longevity

Savings + Fitness

Enjoying a long life requires both the physical health to stay active, and money to support ourselves.

discipline

Budget + Nutrition

We can save more, exercise more, just “do” more, but living a great life means living with balance.

security

Insurance + Prevention

Life’s unpredictable, but being prepared helps keep everyone calm and cool when things get hectic.

freedom

Debt + Stress

Life can seem overwhelming at times, but a clear path forward is all we need to climb mountains.

THE WEALTH + HEALTH CONNECTION

30 years

The average life expectancy in America has increased by almost 30 years over the last century.¹

10k

People who take at least 10,000 steps a day are 21% more likely to maintain a budget.²

\$6k

How much you can save each year with healthier habits.³

\$2.5k

Savings in annual medical costs for those with heart cardiovascular disease who exercise regularly.⁴

¹ Gerontological Society of America, "Optimizing Health in Aging Societies," 2015

² Communicating on Wealth and Health, Deloitte Consulting LLP

³ Rutgers New Jersey Agricultural Experience, 2016

⁴ American Heart Association, 2016

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WEALTH + HEALTH IN THE WORKPLACE

46%

In a recent PwC survey, 46% of workers said they spend three or more hours **during the workweek** taking care of financial issues.¹

48%

Workers who report high financial stress are twice as likely (48%) as non-stressed workers (24%) to **use sick time** when they aren't sick.²

50%

As of 2010, up to half of all premature deaths in the U.S. are due to **preventable factors** such as poor diet and lack of exercise.³

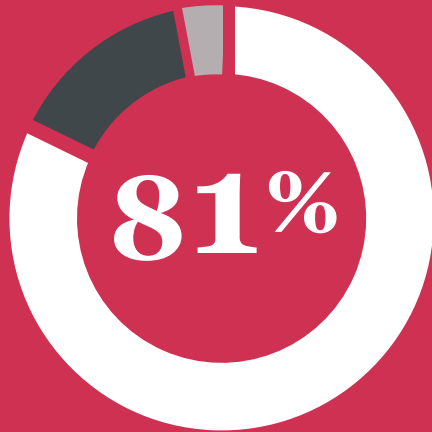
¹ PwC, 2016

² "Finding the Links Between Retirement, Stress, and Health," Lockton, 2016

³ Measuring the Risks and Causes of Premature Death: Summary of Workshops", National Research Council (NRC) and Institute of Medicine, 2015
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A PATH TO A HEALTHIER BUSINESS

CLIENTS WANT MORE THAN 'A NUMBERS PERSON'



More than 4 in 5 people say it would be very valuable for a financial professional to consider their health when building their financial strategy.

Luntz Global Partners/Transamerica Wealth and Health Survey, 2016

MAKING THE CONNECTION

Acknowledging the bigger picture in your clients' lives shows a level of commitment, separating you from the pack.

People can save up to \$6,000 a year with healthier habits. That's \$6,000 more that could be under your management. What would that add up to over a lifetime?

– Rutgers New Jersey
Agricultural Experience, 2016

An affluent 25-year-old will live six years longer than someone the same age who is less financially secure. Longer client life, longer professional relationship.

– Virginia Commonwealth University
Center on Society and Health,
“Income and Health Initiative,” 2015



CONVERSATION STARTERS

Talking about wealth + health naturally leads to conversations about how Transamerica can help clients.

SOME THOUGHT-STARTERS:

- Discuss all of the benefits of Wealth + Health, even if only handling the plan
- Talk about what clients are doing to improve their health habits and encourage positive behaviors
- How to help keep up with inflation as people live longer – and help clients' money last as long as they do
- How better health can help make life insurance more accessible and more affordable

THANK YOU

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