## Changes in Health



Changes in health can have a profound impact on **your financial wellbeing.** As one example, among people who retire early, **30% do so due to health concerns.** Whether assisting you navigate a current crisis or anticipating future needs, **financial planners provide guidance than can change your live for the better** 

Amid life's demands, it's easy to avoid planning for "what ifs". Yet challenges can come without warning, with potentially life-changing health and financial consequences. What is your current coverage? Have your health needs or concerns changed? Does your retirement income plan take the rising cost of health care into account? If you are counting on Medicare, have you considered how to pay for things Medicare does not cover? What will happen if one or both of your experiences cognitive decline or needs log-term care?

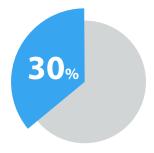
## **STATICS**



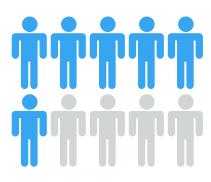
Estimated saving needed to cover health costs through retirement



Amount that 48% of preretirees estimate they will spend on health care



Early retirees who left the workforce due to health concerns



6 out of 10 adult Americans have a chronic disease