

SPECIAL REPORT

INVEST IN YOUR HEALTH

BECOME A HEALTH ASSET MANAGER

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BECOME A HEALTH ASSET MANAGER

Getting sick can be among the most challenging financial situations you ever encounter. The term *medical bankruptcy* refers to a situation in which someone cannot meet her or his financial obligations due to costs associated with illness. According to researchers at Harvard, chronic disease is the number one form of bankruptcy among all cases. This is why it is important to *invest in your health*. Being a good steward of your state of wellness is as critical for you as any of your other assets that you carefully guard and manage.

Does it pay to be healthy? You can determine the value of your health after you read this list. You can observe how time, health, and money are intertwined from an asset perspective. My husband and I are currently learning a lot working with our financial planner. Let's think of your health as an asset class. Here are some factors that you can consider.

1. Buying cheap food or fast food to save time and/or money. But the food makes you feel crummy and costs you more down the road because it might make you sick.
2. Actual out of pocket dollars associated with illness. (doctor visits, co-pays).
3. Actual time spent going to the doctor or hospital, during which you are away from work or your family
4. Missing work (reduced revenue) or working with reduced productivity (job or business security) when you are sick.
5. On-going cost of pricey medication + inflation, even if you have insurance.
6. Relationship cost (at work and at home). This includes wear and tear on your family.
7. Exposure of savings for medical costs.

Fiscal health and physical health are equally important. I refer to this in three particular ways:

- **Your health is your greatest asset.** Investing in your health protects you from the risk of having to buy it back if you were not a good steward of it while you had something of value to protect. It will always be more costly to buy your health back than it is to maintain it. It is prudent to capitalize on your health, just as you would a smart financial opportunity. A simple example of this is the cost (time and money) of taking a yoga class to soothe your nerves and help your body release inflammation compared to the cost (time and money) of having a major stress-related cardio-vascular crisis that knocks you out.



- **It pays to be healthy.** Since I love to work with busy professionals and busy parents, I observe as a fact that when we are energetic and full of vitality, it is more likely that we will thrive in our work and with our families. Whether it is fulfilling a significant career milestone, or being a good role model for our children and spouses, the benefits of radiant good health invariably spill over into our work and home environments. I have personal experience with this. In the long-ago past, I subjected my body to the ravages of an eating disorder and addiction to processed foods. Had I not broken free from this pattern I would probably be dead by now and my business would have vanished.
- **Invest in your health for a lifetime of dividends.** Pay now or pay later. Like having money secure in your portfolio, loving your body and getting your body to love you back will enhance all aspects of your life. *Investing in your health will pay you back.*
- **Become a Health Asset Manager.** Have a plan for what you eat, maintaining a healthy weight, regular exercise, and including peace and harmony in your life to reduce stress. Plan is the operative word. Just like with your finances, don't leave things to chance.

Here are some other ways that your physical health and financial health work similarly. If you are actively involved in saving and investing your money, you will easily make the connection between health and finances. I'll explain these cross-over principles from the perspective as a [health advisor](#). This may remind you of conversations you have with your *financial advisor*.

As with your finances, the following principles apply universally to your health.

- **There are no guarantees.** You take the very best care of yourself that you can. You make smart choices to give yourself the greatest chance to thrive with energy, vitality, and to prevent disease. That is all you can do, and that is a lot. We don't take care of ourselves so that we will never die. We take care of ourselves because we want to preserve our health for as long as possible. With the mindset that we can make choices to help ensure that we continue to thrive, we have good health for as long as possible.
- **You can change your family's legacy.** A family propensity may show up in your genetic profile. You may come from a long line of family members with heart disease, for example. Yet still, you can within your lifetime do things to steer your health and body in a different direction. Talk with your health advisor about epi-genetics or look it up on the Internet.



Essentially, you are not destined to recreate the challenges your family of origin experienced regarding *your* health and *your* risk to disease.

- **There may be factors beyond our control.** Making your health a priority helps protect you against unforeseen circumstances. You want to give yourself a fighting advantage in case you are surprised along the way. For instance, if you have a car accident and you get hurt, the more you have provided your body with immune support and protection, and the more stable your joints, muscles, and bones are, the more easily you will recover. If you have a sports injury and you require surgery, you will recover more quickly and get back to work sooner like what has happened to me. This has obvious financial benefits.
- **Mitigate risk.** Make intelligent choices. Avoid exposing yourself to toxins, exhaustion, poisons, incomplete nutrition, excess stress, and social isolation. Stop doing the things that make you feel crummy. Some obvious things would be to not smoke and to only drink moderate amounts of alcohol. This category includes taking advice from trusted and knowledgeable professionals.
- **Create systems to self-protect.** This can include having time for healthy meals, taking quality supplements, staying hydrated, maintaining a healthy weight, ensuring regular exercise, and having a regular bedtime. I am fond of this axiom: *decide once, act over and over*. Once you identify what your basic systems are, you can take action on them over and over. You only need to re-decide if a better system presents itself. (I *decided* to save a certain amount of money every month, no matter what. I made that decision, and I don't have to try to make it over again every month.)
- **Start from where you are.** You can learn from your mistakes, but it is most important that you look forward to what you want to create. Others may seem further ahead when it comes to enjoying radiant good health and an abundance of energy. You can only make improvements relative to what you have created so far regarding your health. If you are sixty five and have lived a life of excess (weight, stress, food, smoke, alcohol) you won't become a paragon of health overnight. But you work with what you have and start to change from this moment.
- **It's never too early to start to make a difference. It's always too late to wait.** There is no justification in the world for putting your health on hold. Or getting to it later. Each day that you don't spend time and energy in nurturing your body is a waste. You can't get those wasted days back. The effects of not taking care of yourself compound in the same way that living a healthy lifestyle does.
- **Cost of disease vs. the cost of investing in health (asset allocation/preservation).** You are going to pay to be healthy. Either while you have



good health, or if you lose it and need to buy it back. It is always more fun, more enjoyable, and *much less costly* to invest in your health when you have it rather than trying to buy it back. Compare the cost (time and money) of taking fish oil and Vitamin D versus suffering from a heart attack (In the US, \$818 billion, while lost productivity costs could exceed \$275 billion); the cost (time and money) of preparing nutritious food versus having to medicate for diabetes (\$7900 to \$13700 per year, per individual); the cost (time and money) of regular exercise versus the cost of obesity. (\$210 billion annually, plus \$4.2 billion in lost productivity)

- **Diversification – not just one pathway or strategy.** Your health (and your finances) don't thrive because you did just one thing. It will always be this way. All things you do proactively interact synergistically. For example, if you get adequate rest, plus you eat nutritious-dense food (and avoid junk food), you will have less inflammation in your body and more resiliency against degenerative disease. If you get regular exercise plus you avoid a diet of excess carbohydrates, you will maintain a healthy weight more easily, plus have dramatically less risk of getting diabetes, cancer or heart disease.
- **Work with a coach/mentor/advisor.** I wouldn't be where I am financially without the help of a financial planner. In my own life I turn to experts in areas of business, spiritual development, yoga, sports training, and relationship building. My clients get guidance from me as their health coach. All of the Olympic athletes have a coach. Working with a coach means having someone to look over your shoulder and to help get you on a path. Being held accountable is among the greatest rewards. This will give you a compounded return for the time, money, and effort you put into achieving your health goals. A coach can help you avoid making fool-hearty investments in your health in things that just won't give you a good return. There are a lot of gimmicks in the world of wellness. A coach can help you stay focused.
- **Create a plan.** If you wing it, you will get wing it results. If you have no direction, then it doesn't matter where you end up. If you listen to your plumber about how to lose weight, you might encounter something that does not work for you, or is bogus. Thinking strategically about your health ensures that you can move steadily toward the goals you have identified as the most important ones to you.
- **The value of freedom.** How much would you pay to absolutely love how you feel, to have reliable energy, and to do the most cherished things in your life for the longest possible time? What is the *value* to you for being able to travel, spend time with your family, do sports, have fun, do meaningful work, contribute to others... all without your body conking out prematurely on you? Being able to say yes to most



things in life means freedom. My father could not come to my wedding because of the complications of his stroke, which was definitely lifestyle induced. That's the opposite of freedom.

- **The cost of doing nothing.** This could be among the costliest things of all. If you are wearing blinders, it's time to take them off. Look at the results you have created in your body, your weight, your energy level, your exposure to a serious condition, and assess if you have been proactive... or not.
- **Expect discipline, sacrifices, and hard work.** Those who save effectively for retirement have their priorities when it comes to all aspects of their finances. This is the same for those who take excellent care of their bodies. People often work hard to get great results with their size, their energy level, and their strength. My husband and I get to play and work hard because, in part, we have the health, stamina, and desire to do so. Our reliable good health is not an accident. Personally, I think that working every day to stay strong, athletic, and spiritually grounded is among the best parts of my entire life. My husband and I are in our 60s. We have no co-pays, no medications, and no doctor's bills other than from regular check-ups. We intend to keep it that way for as long as possible.
- **The compound effect – small steps, big changes over time.** This is among the most profound lessons I can offer you. One of my clients is age 67 and had several serious health conditions. When he assessed his lifestyle, he saw clearly that he had a few very bad habits. We began to dismantle them one at a time. He only made a few adjustments. (He increased his water and gave up his habit of about six diet sodas per day. He began to get some moderate exercise. And he began to take [nutritional supplements](#) and meal replacements that were targeted for his weight and health issues.) Did he become an Olympic athlete overnight? Of course not. But he immediately began to lose weight and have significantly more energy. With the boost to his nutrition, he noticed a much brighter outlook on life in general. For him, and perhaps for you, that's the point.

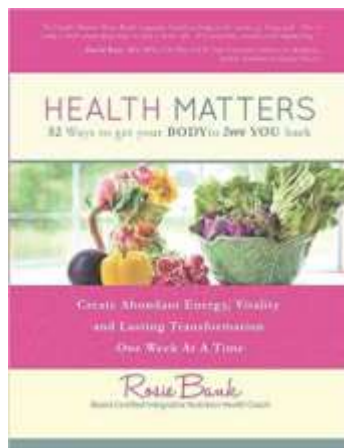
Like saving a small portion of your earnings on a regular basis, small and effective pro-health habits add up. Give yourself time to make some dramatic changes. You might not become like someone else who has been investing in her health for forty years. But you will become the best version of you, and that's an investment of a lifetime.





Rosie Bank is Board Certified Integrative Nutrition Health Coach and the founder of Health Matters Coaching. She is the author of four books on health, including her newest, [Health Matters](#). Rosie is a graduate of the Institute for Integrative Nutrition and is an international [speaker](#), blogger, and the founder of [Health Matters podcast](#). She is certified as a Nutrition and Wellness Consultant through the American Fitness Professional Association and as a Nutrition Advisor through Sanoviv Medical Institute. Rosie is the founder of the Vitality Club in Brentwood, California.

Rosie has been working to help her clients live more successfully in their bodies since the mid-1970s. Rosie teaches her clients to love themselves first. This is what makes her brand unique. She leads her clients to fall in love with food that is good for them and to honor their bodies through good nutrition, refreshing movement, and increasing peace and harmony in their lives. Her commitment is to help others transform their lives through Health Matters Coaching.



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