

PREPARING FOR FUTURE

HEALTHCARE COSTS

Those approaching retirement face many decisions: Where to live, how to stay fit, access to health care, and future sources of income. One of the biggest obstacles on the road to your ideal future could be future healthcare costs. That's why knowing your family health history is so important.

DO ANY OF THESE RUN IN YOUR FAMILY?



ALZHEIMER'S DISEASE

Alzheimer's can be a costly and cruel disease, but planning ahead may help you cut down on expenses and stress for the family.

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CANCER

Most of us know at least one person who's been affected. Situations can vary greatly based on diagnosis, but there is good news.

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HEART DISEASE

Responsible for over 366,800 deaths each year, heart disease is still the number one killer among Americans.¹ Here's how to better prepare.

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DIABETES

There are many misconceptions surrounding diabetes, including the myth that it's a "less dangerous" disease. Here are the facts.

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LONGEVITY

Longevity is certainly not a disease, but it can have major cost implications for those who don't prepare for more years in retirement.

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Even if the answer is no, you should still understand the costs involved and how you can better prepare for your financial future.

¹ American Heart Association, 2018

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ALZHEIMER'S DISEASE

Alzheimer's and other forms of dementia can have a huge impact on not only an individual's finances, but also those of their caregiver. According to the Alzheimer's Association, in 2016 caregivers spent an average of \$10,697 out of their own pockets each year to help someone living with dementia.¹

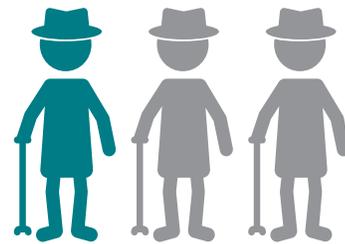
The disease kills more than breast cancer and prostate cancer combined.²

65 seconds

Every 65 seconds someone in the U.S. develops the disease.²

\$7.9 trillion

Early and accurate diagnosis could save up to \$7.9 trillion in medical and care costs.²



1 in 3 seniors dies with Alzheimer's or another dementia.²



THE GOOD NEWS

Research advancements are transforming the way scientists and physicians understand the disease.

The earlier someone can be diagnosed, the earlier they can begin health measures to preserve their existing cognitive function for as long as possible.¹

¹"2018 Alzheimer's Disease Facts and Figures," Alzheimer's Association, 2018

²"2018 Facts and Figures Infographic," Alzheimer's Association, 2018



CANCER

A cancer diagnosis can turn anybody's world upside down. The combined physical, emotional, and financial toll is daunting, which is why it's so important to limit your risk in the first place, get regular screenings, and prepare financially just in case you or a loved one is diagnosed.

The largest cancer variation by state is lung cancer, reflecting differences in smoking prevalence.¹

1.7 million

The number of new cancer cases estimated in 2018.¹

87%

87% of all cancers in the United States are diagnosed in people 50 years of age or older.¹

42%

At least 42% of newly diagnosed cancers in the U.S. are potentially avoidable.¹



THE GOOD NEWS

You can reduce your risk of cancer by making healthy choices like eating right, staying active, and avoiding all forms of tobacco. It's also important to follow recommended screening guidelines, which can help detect certain cancers early.²

¹"Cancer Facts and Figures 2018," American Cancer Society, 2018

²"Stay Healthy," American Cancer Society, 2019



HEART DISEASE

Risk factors to your heart health can often be sneaky. For example, you may be unaware you have high blood pressure or high cholesterol, since symptoms can be subtle or nonexistent at all. Thankfully, maintaining your heart health can be accomplished at any age.

Between 2013 and 2030, medical costs of Coronary Heart Disease are projected to increase by about 100%.¹

40 seconds

Someone has a heart attack in the U.S. approximately every 40 seconds.¹

\$329.7 billion

Direct and indirect costs of total cardiovascular diseases and stroke are estimated to total more than \$329.7 billion.¹



Cardiovascular disease accounts for nearly 836,546 deaths in the U.S. That's about 1 of every 3 deaths.¹



THE GOOD NEWS

Small steps today can lead to big changes tomorrow. To maintain a healthy heart, the American Heart Association recommends sticking to Life's Simple 7: Get active, eat better, lose weight, control cholesterol, manage blood pressure, reduce blood sugar, and stop smoking.²

¹"Heart Disease and Stroke Statistics," American Heart Association, 2018

²"Life's Simple 7," American Heart Association, 2018



DIABETES

Some may underestimate the seriousness of diabetes. In reality, the disease causes more deaths per year than breast cancer and AIDS combined. It also nearly doubles your chance of having a heart attack.

Here are the fast facts you need to know.

There are many risk factors for type 2 diabetes, including family history and physical health.¹

30.3 million

An estimated 30.3 million people had diabetes in 2015.⁴

1 Contrary to popular belief, type 1 diabetes is not a childhood disease — it occurs at every age.²

2 Type 2 diabetes is the most common type, but some people can control it through diet and exercise.³



THE GOOD NEWS

You can reduce your risk of developing type 2 diabetes by making healthy meal choices, staying active, and managing your cholesterol.⁵ It's also important to plan financially for the unexpected, since diabetes medications can be expensive.

¹"Diabetes Myths," American Diabetes Association, 2018

²"Type 1 Diabetes," American Diabetes Association, 2018

³"Type 2 Diabetes," American Diabetes Association, 2018

⁴"Statistics About Diabetes," American Diabetes Association, 2018

⁵"Lower Your Diabetes Risk," American Diabetes Association, 2018



LONGEVITY

People approaching retirement face many decisions: Where to live, how to stay engaged, how to stay fit, access to health care, and future sources of income. As we live longer, these decisions become even more important. Consider these facts.

The Wealth + HealthSM habits you form today can have a big impact on your future.

You can downsize your home, you can cut down on travel and entertainment, but you can never eliminate healthcare costs.

No. 1

Medical debt is the No. 1 source of personal bankruptcy in America.²



The average healthy 65-year-old couple will need a projected \$363,946 for healthcare expenses during retirement.¹



THE GOOD NEWS

8,000 days.

That's conceivably a quarter or more of one's entire life.* More time in retirement means more freedom, more potential, and more possibilities. We just need to prepare.

¹"2018 Retirement Healthcare Costs Data Report," HealthView Services, 2018

²National Bankruptcy Forum, 2017

* 8,000 days is an approximation at each life stage

- Dr. Joseph Coughlin, Founder and Director, MIT AgeLab

