

# Retain Your Brain

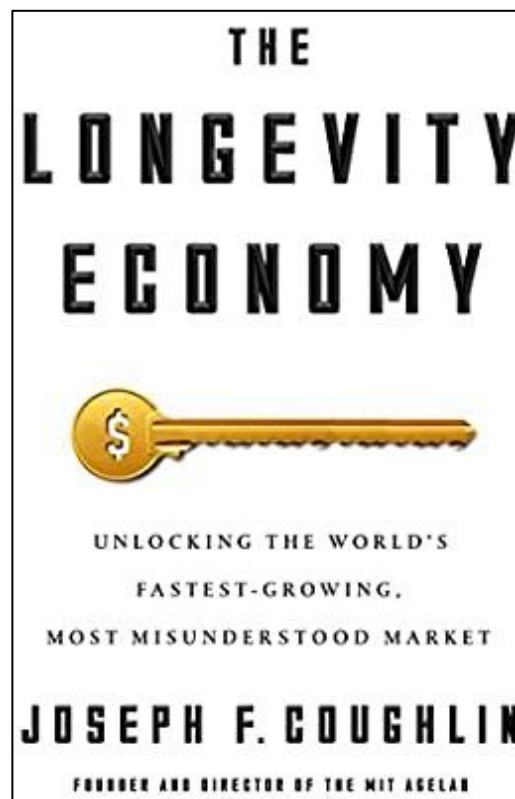
How to age-proof your most valuable asset



Life Tomorrow



- Challenges and opportunities of longevity
- Consumer behavior and decision-making
- Trends in demographics, technology, and lifestyles
- The future of retirement








Marc Milstein, PhD

“We have strong evidence that simple lifestyle interventions can dramatically improve brain health and lower the risk of disease today, tomorrow, and in years to come.”

# Agenda

- Your Age vs. your Brain's Age
- The Importance of Brain Health
- How to Age-Proof Your Brain

A photograph of an elderly woman with short, styled white hair, smiling and dancing in a red top with a blue and white floral pattern. She is in a bright, indoor setting with other people in the background, some of whom are also dancing. The scene is captured in a warm, natural light.

**Your Age vs.  
your Brain's Age**



Your Brain May  
Not Be the Same  
Age as You




# Super-Agers Have Younger Brains






# Get a Sense of Your Brain Age

1. How well can I manage my day?
2. How well can I move and maintain balance?
3. How well can I remember important information?
4. How fast can I walk?
5. How old do I feel?



**“Oh, that’s  
part of normal aging.  
There’s nothing  
I can do.”**



**“I have relatives  
with dementia; it’s  
in my genes”**



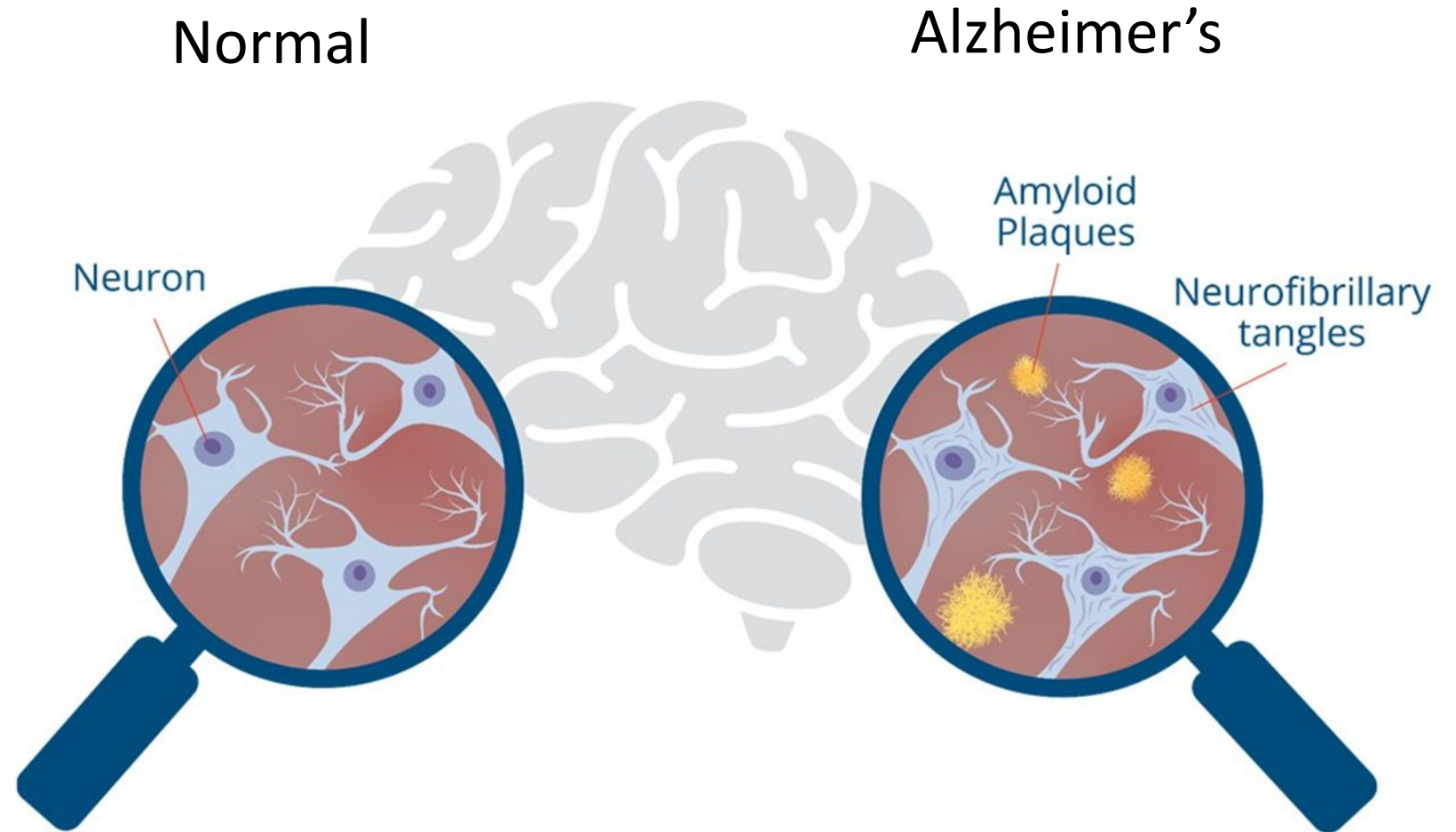
## The Importance of Brain Health

## Brain Trash

- A byproduct of the work your cells do
- A 3lb. brain makes 5lb. of trash per year
- The more built-up trash, the “older” the brain



# When Brain Trash Builds: Plaques and Tangles



## The Cost of Dementia and Alzheimer's

- Medication
- Caregiving
- Housing needs

ALZHEIMER'S PATIENTS  
SURVIVE AN AVERAGE OF

**4 to 8 YEARS**

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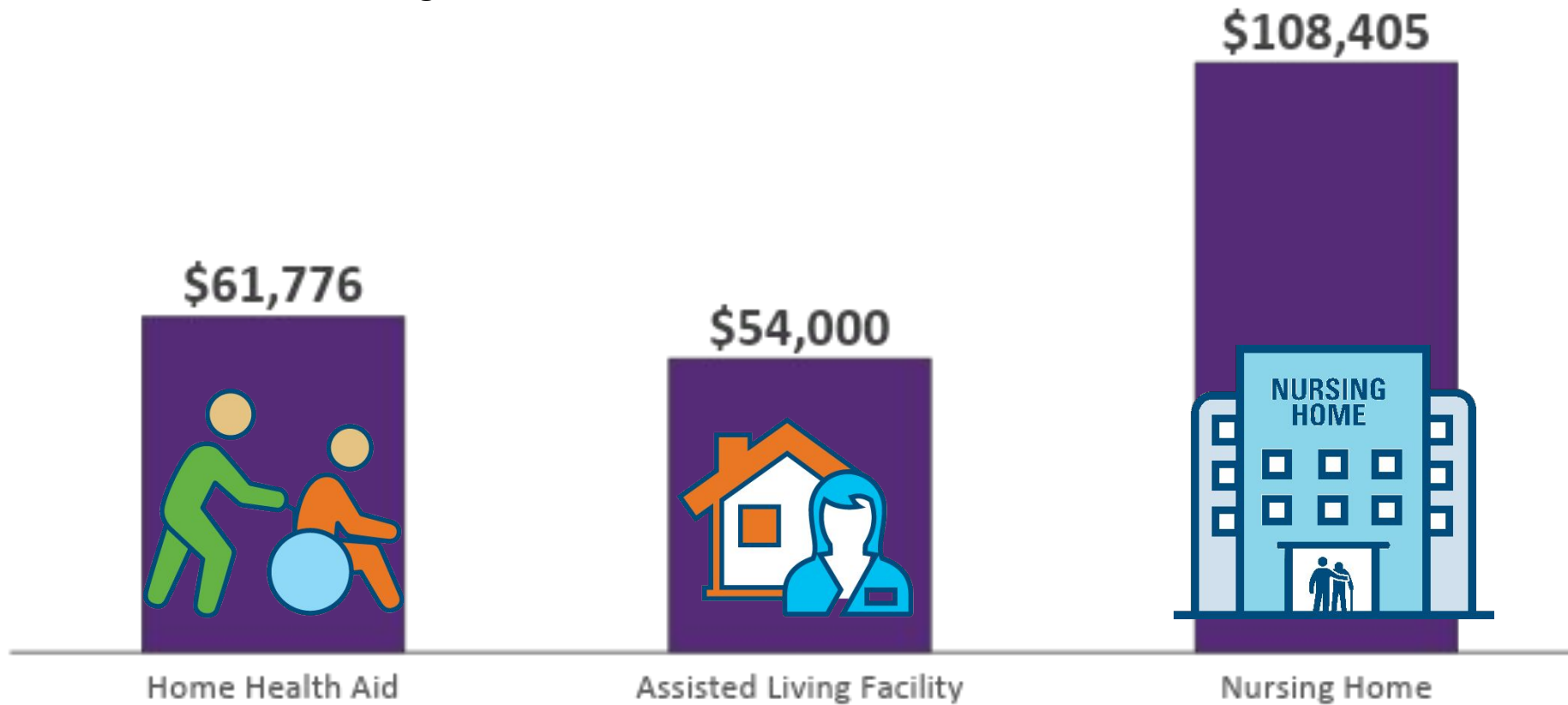
YET SOME LIVE AS LONG AS

**20 YEARS**

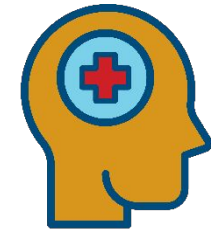
Source: Alzheimer's Disease and Dementia Life Expectancy, VeryWellHealth, 1/6/23

## The Progression of Care Costs

Annual National Average Cost



Source: *Cost of Care Survey*, Genworth, 2022



FOR MEMORY CARE, ADD  
**\$12,000**  
TO  
**\$48,000**  
TO ANY OF THESE PRICES

Source: *What Is Memory Care? Costs, Benefits And More*, Forbes, 2/20/23



Medicare doesn't pay for long-term nursing home stays



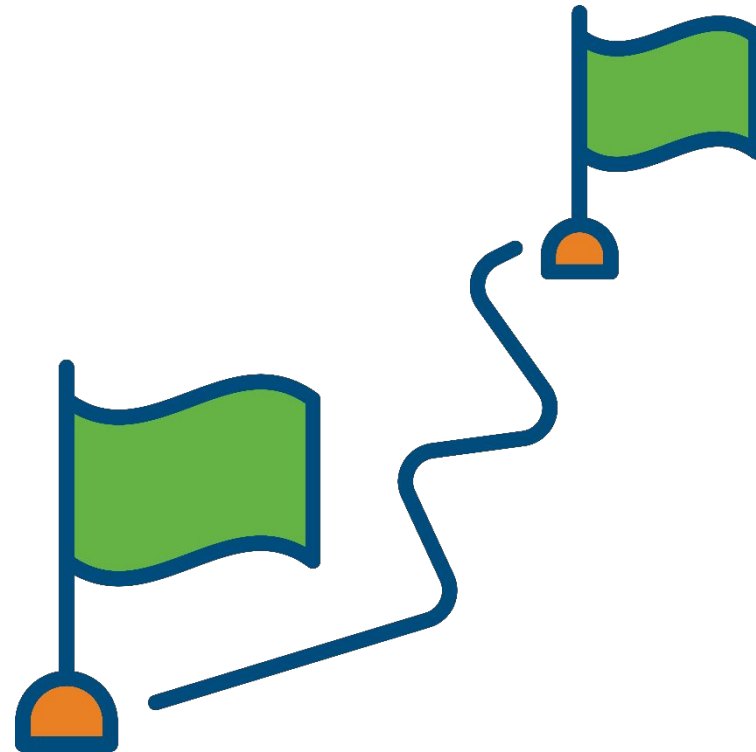
Medicaid *may* pay for long-term nursing home stays (income and asset limits)



## Estimated Lifetime Cost of Dementia Care

- Medical expenses
- Caregiving
- Home modifications
- Lost income
- Legal fees
- Hospice and end-of-life care

**\$392,874**



Source: 2023 Alzheimer's Disease Facts and Figures Report: At a Glance Statistics, Alzheimer's Association, 2023

# Brain Health and Your Lifestyle



- Traveling
- Volunteering
- Hobbies
- Working
- Socializing



A photograph of two elderly women in a painting studio. The woman in the foreground, with short grey hair and wearing a pink shirt, is laughing joyfully while holding a blue paintbrush to a blank canvas on an easel. In the background, another woman with blonde hair is also laughing. The scene is bright and cheerful, suggesting a social and creative activity.

## How to Age-Proof Your Brain



## Sleep: Your Greatest Ally in the Fight to Retain Your Brain

- 90 min. repeating cycles
- 7-9 hrs./night
- Physical changes to the brain



**Sleep in True Darkness**



**Get Some Natural Light Early**



**Chill Out for Better Sleep**

## You Are What You Eat (And So Is Your Brain)

- The gut-brain connection
- Can affect mood, sleep, and brain health
- Certain foods can lower the risk of dementia



## Fish

Cold water fish: Salmon, herring, mackerel, cod, trout, tuna

## Extra Virgin Olive Oil

## Fruits and Vegetables

Leafy greens like kale, spinach, brussels sprouts. Colorful produce like eggplant, bell peppers, tomatoes, blueberries, strawberries, and blackberries



## Beans

Red kidney beans and pinto beans

## Nuts

Walnuts, pine nuts, pistachios, and almonds



## The Stress Surprise

- Some stress is good
- Boost happiness to manage stress
- Find the right amount



## Breathing Exercise



## Change Your Perspective



## Rose, Thorn, Bud



## Get Moving

- Improves memory and lowers risk of dementia
- Small changes can make a big impact
- Boosts brain cell communication



## Make Exercise a Habit With CARS



**Cue:** Setup visual reminders



**Action:** e.g., Park farther away



**Reward:** Do something you enjoy



**Support:** Find a workout buddy



## Cross Training Your Brain

- Norepinephrine takes out the trash
- Myelination speeds up processing
- Embrace that feeling of frustration

## Learn Something New

### Mix it up

- Try different physical activities
- Learn a new song to sing or play
- Try your hand at a new language
- Read a book on a subject you're not familiar with
- Socialize with friends and meet new people





## What about Supplements?

- **Your Age vs. your Brain's Age**

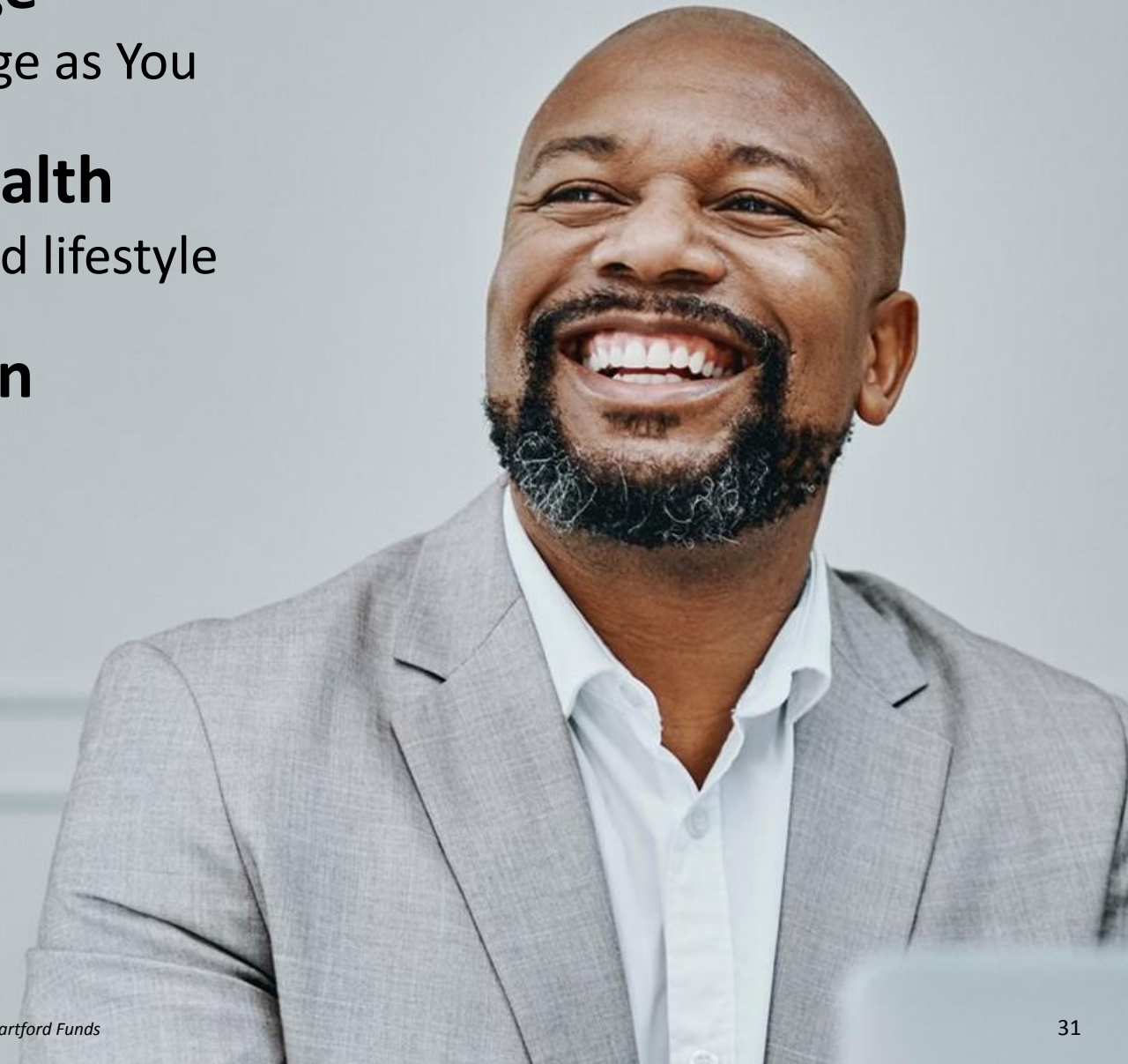
Your Brain May Not Be the Same Age as You

- **The Importance of Brain Health**

How it can impact your finances and lifestyle

- **How to Age-Proof Your Brain**

Jump-start brain healthy habits



“A sharp mind into  
older age isn’t just a  
bit of luck—it’s within  
reach for most of us”

Marc Milstein, PhD






# Next steps

1. Get a copy of our workbook
2. Within a week, choose an area and start using tips: Sleep, diet, stress, exercise, or learning
3. Talk to your financial professional about any financial issues related to brain health

The views and opinions expressed herein are those of the author, who is not affiliated with Compass Financial Group. If you are concerned about your brain health or cognitive function, it's a good idea to speak with your doctor or a healthcare professional, who can evaluate your cognitive function and provide recommendations for management and treatment, if necessary.

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Our benchmark is the investor.



## Retain Your Brain

Simple tools to keep your brain sharp

By Marc Milstein, PhD

It's understandable that we're desperate for a quick fix to one of the greatest collective health fears we have: Losing your memory, and your financial assets, because of having your mind go from a high-functioning piece of biological wizardry to a lump of gray matter that struggles to remember what day it is.


When I say "wizardry," I'm not exaggerating. A healthy brain is an amazing thing. It can effectively learn, remember, manage emotions, analyze, make good decisions, create, and innovate. A healthy brain can also let you do the electric slide, laugh (at people doing the electric slide), navigate, and hit a perfect golf shot (well, sometimes). A functioning brain is essential for being the best version of you.

So can we prevent, or at least slow, the aging of our brains? More and more research points us to a compelling conclusion and powerful message: that we—not our genes—can have control over our cognitive health today and the destiny of our brains.

The action steps you take to protect your brain will optimize your brain health today and tomorrow so you can always be the best version of yourself.

**What We'll Cover**

- How old is your brain?
- The importance of brain health
- How to age-proof your brain



*"We have strong evidence that simple lifestyle interventions can dramatically improve brain health and lower the risk of disease today, tomorrow, and in years to come."*

*—Marc Milstein, PhD*

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