



EQUITABLE

Preparing your wealth for your health

Discover how health can shape retirement and why informed planning matters

The cost of staying healthy

Health and financial wellness are deeply connected. Small wellness habits today may help reduce medical costs and maintain lifestyle freedom later.

Source: 2025 Milliman Retiree Health Cost Index



\$388,000

is the estimated amount a 65-year-old couple will need for healthcare expenses in retirement. **Rising prices and care costs** create challenges for retirees. Understanding these pressures is key to planning ahead.

Top financial concerns in retirement:¹

67% Increased cost of goods resulting from inflation

60% Healthcare costs

Top quality of life concerns in retirement¹

67% A major physical event

65% Becoming physically dependent on others

57% Experiencing a cognitive decline



80% of Americans worry that an unexpected medical expense could derail their financial goals, with more than a quarter of this group indicating that a bill of \$1,000 would cause financial hardship. **Four in 5 Americans** feel unprepared for surprise medical costs.²



90%

of U.S. healthcare spending goes toward chronic and mental health conditions.

Preventable conditions drive the majority of costs, meaning healthy habits today can help protect your savings tomorrow.

Source: CDC

Long-term care is a real, and increasing, expense.

Median
annual cost of
assisted living

\$70,800

Median annual
private nursing
home room cost

\$127,750

Source: Genworth/CareScout 2024 Cost of Care Survey.

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Healthy habits can bring lifestyle freedom



Regular exercise
can lower cardiovascular
disease mortality by

22%–31%.³



Muscle strengthening
activity reduces all-cause
mortality by up to

17%.⁴

³ American Heart Association, Exercise and Cardiovascular Disease Mortality.

⁴ National Library of Medicine, Muscle-Strengthening Activity and Mortality.

The goal isn't just to reach retirement.

It's to live well through it — confidently, comfortably and independently. A thoughtful plan can help protect your health, your wealth and the lifestyle you've worked hard to achieve.

What you can do today

- 1 Know your coverage:** Understand what Medicare does (and doesn't) pay for.
- 2 Plan for care:** Discuss long-term care options and funding.
- 3 Build income confidence:** Ensure key expenses are covered with protected income, like an annuity.
- 4 Prioritize wellness:** Active living supports financial and physical independence.
- 5 Review annually:** Your plan should evolve as life does.

Let's build your plan together

Talk to your financial professional today about strategies for guaranteed lifetime income and healthcare planning.

Protect the essentials. **Structure** income. **Enjoy** retirement with confidence.

Visit equitable.com for more information.

1 2025 Protected Retirement and Income Planning (PRIP) Study Chapter 2, Alliance for Lifetime Income by LIMRA.

2 2024 Equitable Consumer Insights Survey.

Retirement is about making the most of what you've earned, so you have the freedom and certainty to pursue your passions. It's why we became a founding member of LIMRA's Lifetime Income Advisory Board, which brings together the top financial services organizations to educate consumers about the choices available on their path toward a fulfilling future. To learn more about how you can achieve a meaningful retirement, you can visit limra.com/consumer.

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review the prospectus carefully before sending any money. Contact a financial professional for a copy of the current prospectus.

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