

5 KEYS — to fiscal — FITNESS

These basic moves, if done consistently, can help ensure that you are fiscally fit both now and in the future.

19%

Only 1 out of 5 Americans views protection as a priority¹



¹ Number of Americans who chose "very accurately" to describe themselves when identifying with the statement: "Protection comes first - I buy insurance to protect myself and my family then invest what's left." 2016 Guardian Life Insurance "The Guardian Study of Financial and Emotional Confidence" (n=4,971)

strengthen **CORE**

A healthy core is the foundation every other health goal is built on. Being financially fit and healthy begins with a foundation of properly protecting your lifetime earnings potential.

increase **FLEXIBILITY**

Flexibility improves performance of exercise, as well as normal activities, by preparing your muscles. In preparing your financial plan, consider all the retirement options that exist for your given situation.



44%

Less than half of Americans consider saving for expenses in retirement to be a routine priority.

2016 Guardian Life Insurance "The Guardian Study of Financial and Emotional Confidence" (n=4,971)

38%

Almost forty percent of all Americans carry credit card debt (average \$15,762)



2013 Federal Reserve System "Survey of Consumer Finances"

lose **WEIGHT & FAT**

Just like those extra pounds, debt can weigh you down and make it harder to reach your financial finish line. Trim your financial waistline by cutting out your high-interest credit card debt and keeping that weight off.

gain **MUSCLE**

Building muscle is a surefire method of increasing overall health and extending your quality of life. Beef up your financial strength by improving your savings stamina (up to 15% of your annual income).



71%

3 out of 4 Americans get more satisfaction from saving and investing extra money than spending²

² Number of Americans who chose "at least somewhat accurately" when identifying with what brings financial satisfaction. 2016 Guardian Life Insurance "The Guardian Study of Financial and Emotional Confidence" (n=4,971)

36%

Just over one-third of Americans describe themselves as "pretty good" at living within their means.³



³ Number of Americans who chose "very accurately" to describe themselves when identifying with the concept of living within their means. 2016 Guardian Life Insurance "The Guardian Study of Financial and Emotional Confidence" (n=4,971)

utilize **RESISTANCE**

Resistance exercises increase tone and shape the muscles you already have. Same goes for financial resistance exercises. To make the most out of what you have: make a budget, stick to it, and resist the urge to frivolously spend.