THREE PILLARS OF WELLNESS: MENTAL, PHYSICAL AND FINANCIAL

Wellness is a broad scope but can be broken into three key areas: mind, body and money.

Below are tips to help bring these pillars into balance.

MENTAL WELLNESS



- Keep your brain and emotional health in top shape
- Read
- Play games and puzzles—they're good for your brain muscles, plus they're fun
- Find humor in life
- In colder seasons, include light therapy (phototherapy)

PHYSICAL WELLNESS



- Maintain a proper diet and exercise regularly
- Enjoy the seasonal sports available in your area
- Develop an indoor and/or outdoor exercise routine
- Stretch at work to relieve stress and change your posture at least for a few minutes
- Walk—even if it's no further than the water faucet or coffee machine
- Get a good night's sleep

FINANCIAL WELLNESS



Organize your finances

SINESS

- Create a budget and stick to it
- Lower your debt
- Save for the unexpected and beyond
- Enroll in a financial wellness program if offered by your company

While we can't claim to be experts in the mental and physical wellness, we can help on the financial side!



Larry Kavanaugh, Jr. AIF®, CPFA, CLU, ChFC

950-A Union Rd. Suite 31 West Seneca, NY 14224

716.674.7200

□ L.Kavanaugh@nebstpa.com

1200 Jefferson Rd. Suite 302 Rochester, NY 14623

585.214.0030

www.nebstpa.com

This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal or investment advice. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own separate from this educational material.