



www.berryfg.com | 888.774.6181

A CONFIDENT FINANCIAL FUTURE

NEWSLETTER

August 2020



HEALTH IS WEALTH

KYLE OLAND

We've all heard the familiar adage - "health is wealth." While most people have heard this phrase, they typically don't truly understand the truth behind the saying or maybe have never stopped to truly ponder its meaning. Usually, this saying first becomes significant when a traumatic life event happens. Almost immediately, health is now valued more than wealth or material objects.

Over the last several months, I think we can all agree that COVID-19 has changed the way we look at our health. Pre-COVID, we didn't think twice about leaving our homes to go to the grocery store or shaking a stranger's hand the first time we meet them. In just a few short months, those two examples now seem like things of the past. Now, we are cautious about leaving the house, bringing a face mask and sometimes wearing gloves, and we awkwardly make conversation with strangers wondering if we are too close to that person possibly breaching the appropriate "social distance."

If COVID-19 has taught us anything, it's that health TRULY is wealth.

One thing that has always been an important part of my life has been my health and being physically active. Over the past few years, I have been able to lead a training program for Myrtle Beach area kids and also start up a regional fitness event for South Carolina called Fittest of the Coast. Health and fitness are BIG parts of my family's life.

I have been blessed with my good health and being able to pursue my passion for fitness but that wasn't always the case for me. At a relatively young age, I realized the importance of my health. I played college football and during my collegiate career, I suffered two ACL tears and one meniscus tear. The second of the ACL tears re-shaped how I approached my personal health and fitness.

After suffering the injury for a second time, I was unable to perform simple tasks like putting on my socks. Just the twisting of my knee to place a sock on my foot caused my knee to buckle. I was unable to jump without worrying that my knee might collapse underneath me. At the age of 20, I was faced with the stark realization that without my health, my quality of life was not the same. Since then, I have had a second surgery and have been able to live my life again doing the things I want to do.

Although I have been part of the Berry Financial team for just a short period of time, I have already seen many instances where a retiree's health is often times more important than how much retirement income/assets that client might have. What good is money if you can't get off your couch or out of the hospital to enjoy it?

Did you know that living an active lifestyle and being healthy can also give you the opportunity to create financial wealth for you and your family in a way that people who aren't active and live unhealthy lives can never achieve? It's true! Being healthy can actually help you generate more retirement income and open retirement strategies that aren't as accessible for people with poor health.

One of those strategies is Life Insurance Retirement Planning (LIRP). This strategy allows an individual to capitalize on their health and create TAX-FREE money that can be accessed at anytime. While the best part of LIRP strategy is definitely creating tax free money to the insured and to his or her family, this wealth building vehicle is only available to people in good health and favors those who are in excellent health! So, maybe there is a new reason for the saying "health is wealth" because your health can actually generate more money for you and your family!

Do you want to take control of your health? Here are three easy tips you can take today to better your health and your life!

1. Watch What You Eat

Now, I am not telling you to stop eating the peach cobbler, but what you can do is work on moderation. Rather than giving up sweets and high in sugar meals, limit those treats to weekly instead of each night.

In addition, when going to the grocery store, try doing most of your shopping on the outside walls where all the fresh food is located. Most of the foods located on the inner aisles are filled with preservatives and tons of other things I can't even say or spell that you can do without.

2. Daily Exercise

Get up and get moving! You don't have to go run a marathon or be one of those retirees who you see on the news doing some amazing feat of physical strength. What you do need to do is get moving each day.

Go for a walk. Do some sort of workout that is scaled for your fitness level. This could be as simple as standing up and down from your chair 10 times and repeating it for five sets.

The worst thing we can do as we age is to live a sedentary lifestyle. You'll be amazed what just 15 minutes of moving a day will do for you!

3. Daily Stretching

The last habit to start is stretching. As we age, our muscles begin to shorten and tighten. As a result, our body starts to suffer aches and pains. Have a stiff neck? It might be because your upper back is tense and tight.

There are many stretching routines out there that are designed for retirees and if done daily can dramatically improve your quality of life.



At Berry Financial Group, we want you to live the best life possible! If we can do anything for you and your family during this unprecedented time in our world, please reach out to us. Know that we are so thankful for each and every one of you and that you are loved and prayed for daily.



JORDAN BERRY, DMD

MYRTLE BEACH
DENTAL ASSOCIATES
cosmetic & family dentistry

843-449-4372

www.MBDentalAssociates.com

8151 Rourk St. 82nd Parkway
Myrtle Beach, SC 29572

At-Home Workout

Try this workout at home with regular household items.

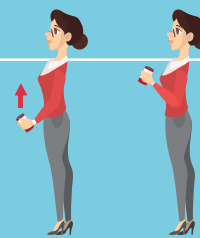
4 Rounds

March in place
for 30 seconds



10 Arm curls with
can from pantry

(10 each arm)



10 Squats to chair
(sit in chair and
stand back up)



10 overhead press with
can from pantry

(10 each arm)

Repeat each sequence for 4 rounds

SAVE THE DATE FOR OUR NEXT CLIENT APPRECIATION EVENT! NOV. 7TH 2020





Myrtle Beach Office
4226 Mayfair Street
Myrtle Beach, SC 29577

PRESORTED STANDARD
US POSTAGE
PAID
MYRTLE BEACH SC
PERMIT NO 334

CLIENT NAME
ADDRESS
CITY, STATE, ZIP

Tuesday, August 11.....Port City Chop House, Wilmington, SC
Thursday, August 13 Port City Chop House, Wilmington, SC
Tuesday, August 18 Ruth's Chris Steak House, Wilmington, SC
Thursday, August 20..... Ruth's Chris Steak House, Wilmington, SC

Invitations to the above seminars are distributed by a direct mail marketing firm in Florida. If you receive one, please do not call the RSVP number provided on the invitation.

Clients and their spouses are invited to attend these functions; however, we do ask that you bring someone with you who is at or nearing retirement age and has never heard Richard's presentation.

When registering for one of these seminars, please contact our home office at 1-888-774-6181. By calling us directly, you are assured top priority for seating at these workshops



Dillon Office
306 West Harrison St.
Dillon, SC 29536

Leland Office
2002 S. Baxter Dr.
Leland, NC 28451

Myrtle Beach Office
4226 Mayfair St.
Myrtle Beach, SC 29577

Investment advisory and financial planning services are offered through Alphastar Capital Management LLC ("Alphastar"), a SEC registered investment adviser. Berry Financial Group and Alphastar Capital Management, LLC are separate and independent entities. The firm only transacts business in states where it is properly registered or is excluded or exempted from registration requirements. Berry Financial Group offers insurance products through individuals licensed to sell insurance. Comments regarding guaranteed returns or income streams refer only to fixed insurance products offered by Berry Financial Group and, unless specifically stated, do not refer in any way to securities or investment advisory products offered by Alphastar. Fixed insurance and annuity product guarantees are subject to the claims paying ability of the issuing company and are not offered or guaranteed by Alphastar.