

HARTFORDFUNDS

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Retain Your Brain

How to age-proof your most valuable asset

*Developed in collaboration with Dr. Marc Milstein, PhD, Neuroscience
Researcher*

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Dr. 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 clapping her hands. She is wearing a vibrant red long-sleeved top with a white and blue floral pattern. She is surrounded by other people in a bright, indoor setting, likely a community center or a dance studio, where others are also participating in an activity. The background is softly blurred, showing other participants in various colors like purple and blue.

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



Your Brain May
Not Be the Same
Age as You




Super-Agers Have Younger Brains

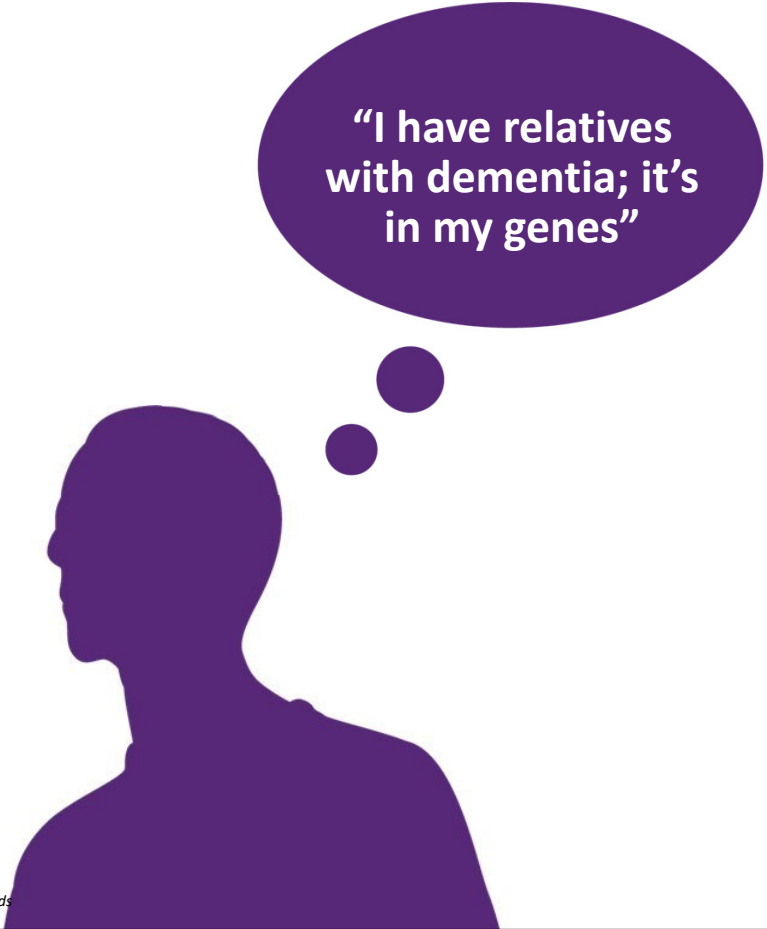


Get a Sense of Your Brain Age

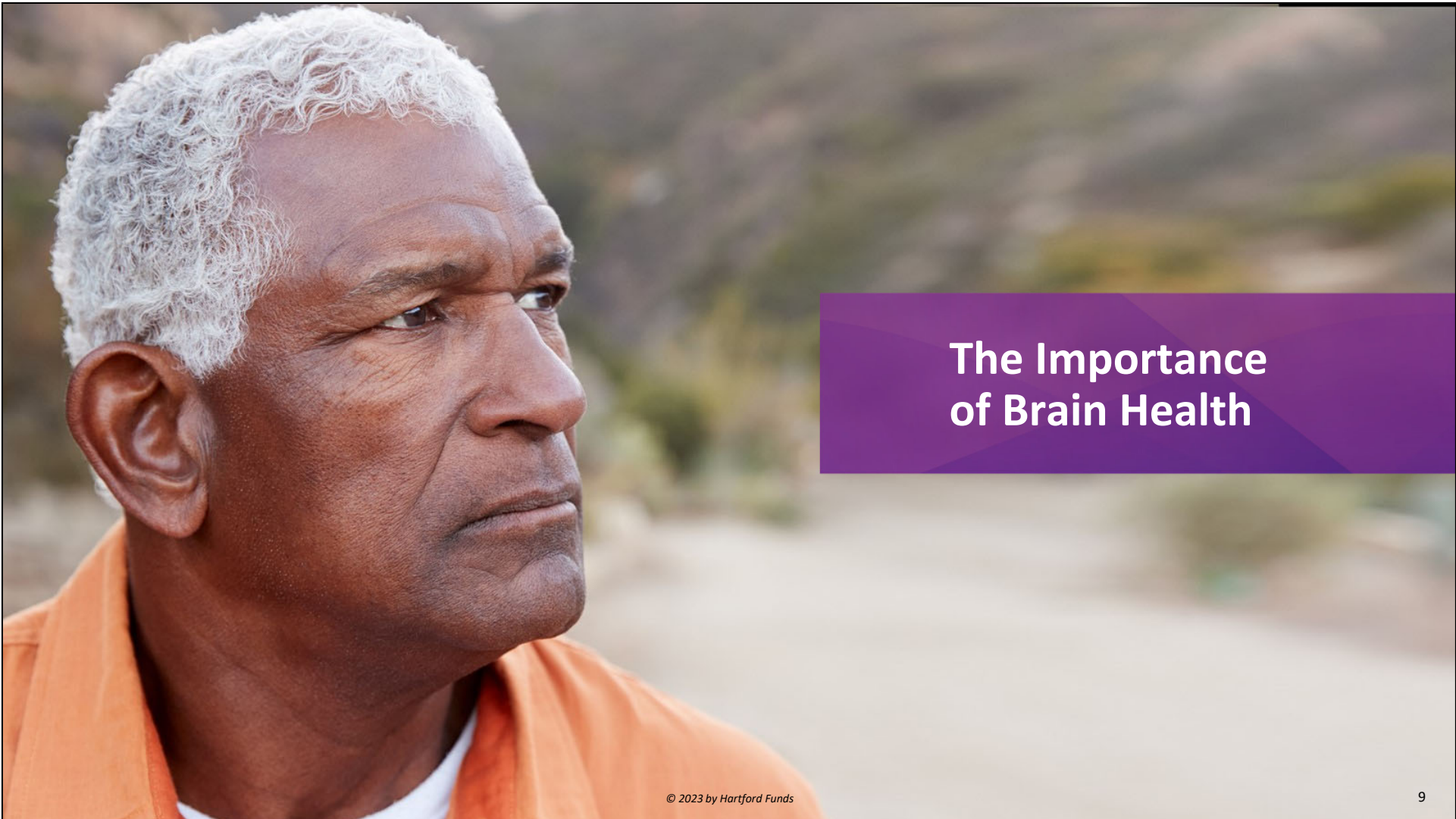
1. How well can I manage my day?
2. How well can I remember important information?
3. How well can I move and maintain balance?
4. How fast can I walk?
5. How old do I feel?



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



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



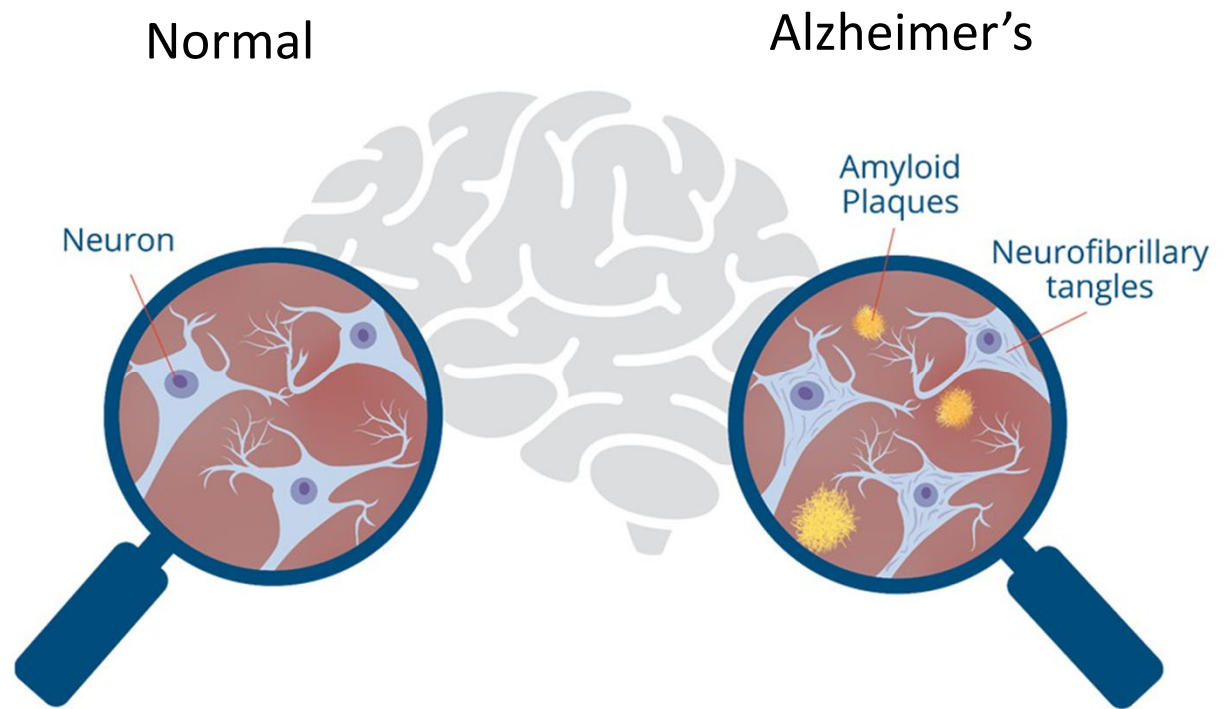
The Importance of Brain Health

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

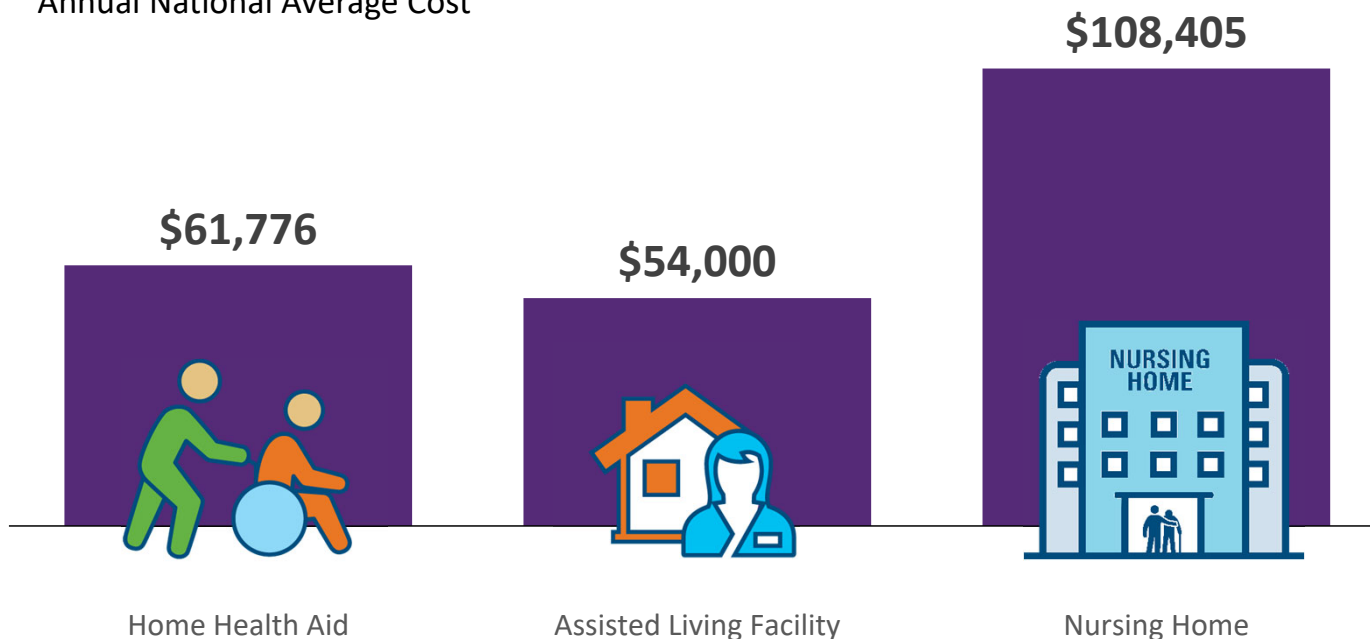
ALZHEIMER'S PATIENTS
SURVIVE AN AVERAGE OF
4 to 8 YEARS

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



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

Source: Cost of Care Survey, Genworth, 2022

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



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

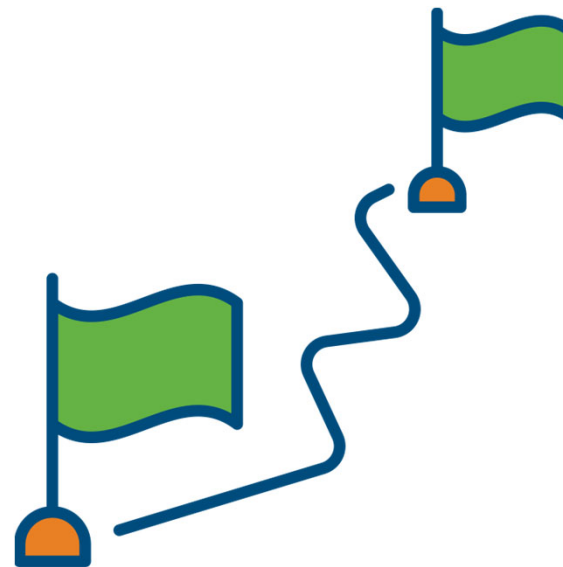


Medicaid *may* pay for
long-term nursing home stays
(income and asset limits)

Estimated Lifetime Cost of Dementia Care

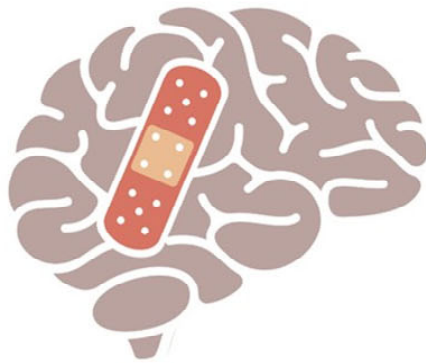
- Medical expenses
- Caregiving
- Home modifications
- Lost income
- Legal fees
- Hospice and end-of-life care

\$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





How to Age-Proof Your Brain

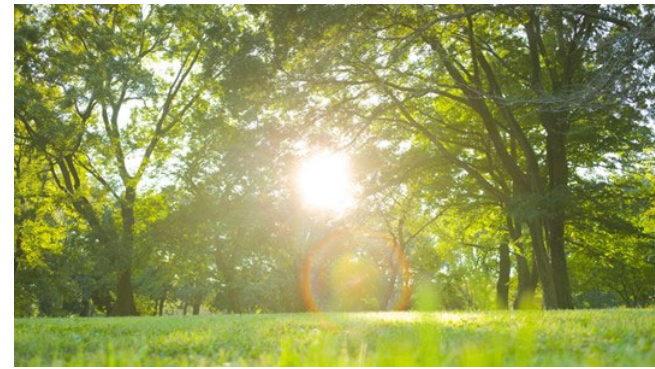


Sleep: Your Greatest Ally in the Fight to Retain Your Brain

- 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”

Dr. 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

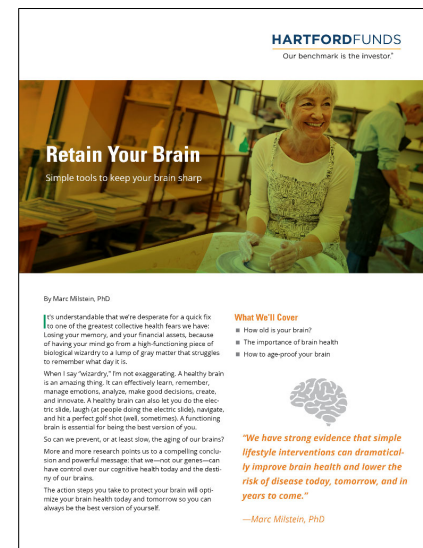


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