

# Retain Your Brain

How to age-proof your  
most valuable asset

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



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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.

– Dr. Marc Milstein

# Agenda

- Your Age vs. Your Brain's Age
- The Importance of Brain Health
- How to Age-Proof Your Brain

# 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's 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



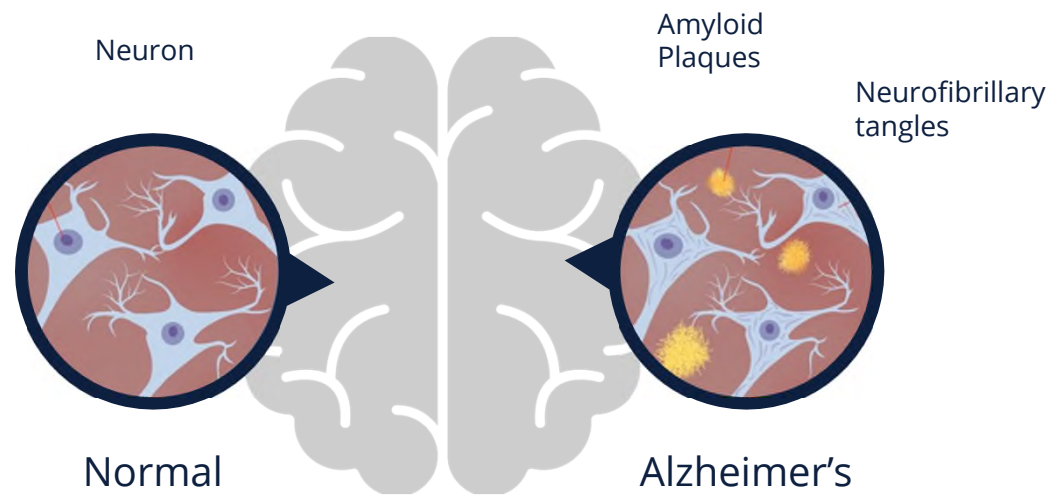
A 3lb. brain makes 5lb. of trash per year



The more built-up trash, the “older” the brain

<sup>1</sup> Milstein, Marc. The Age-Proof Brain. BenBella Books, Inc. 2022

# 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

**3 to 11 Years<sup>1</sup>**

Yet some live as long as

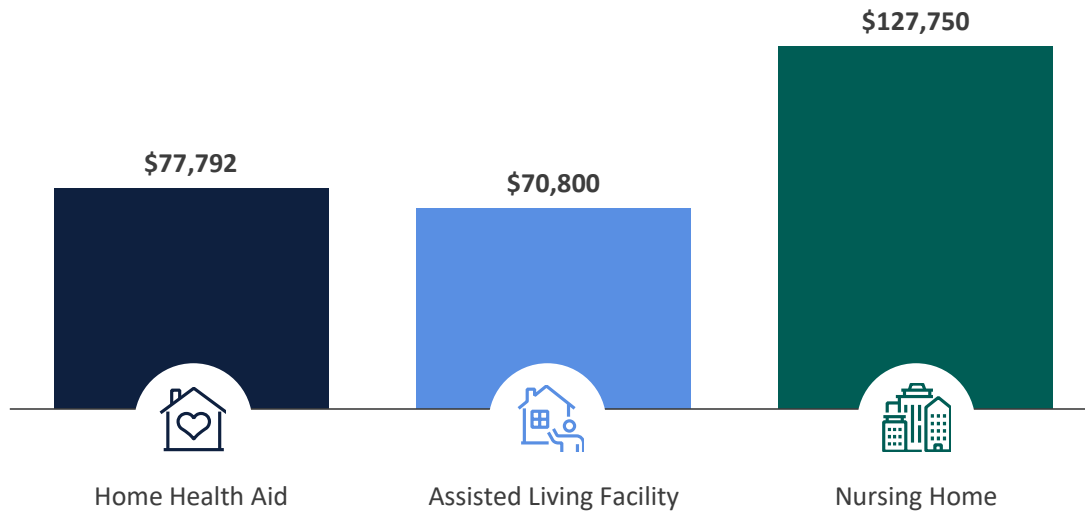
**20 Years<sup>2</sup>**

<sup>1</sup> Review Reveals Average Life Expectancy After Dementia Diagnosis, Neurology Advisor, 1/23/25

<sup>2</sup> Alzheimer's stages: How the disease progresses, Mayo Clinic, 5/9/25

## The Progression of Care Costs

2024 National Average Annual Cost<sup>1</sup>




<sup>1</sup> Source: Calculate the cost of long-term care near you, Genworth and CareScout, 2025


For memory care, add

**\$12K to  
\$48K<sup>2</sup>**

to any of these prices

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

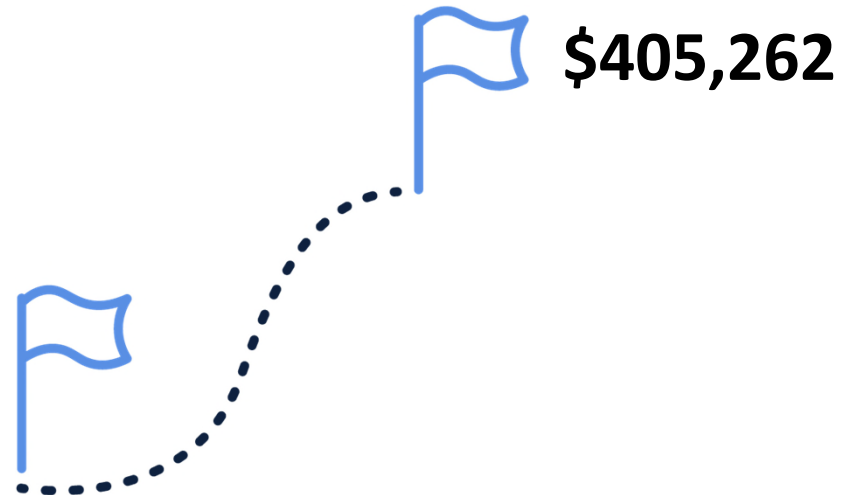
 **Medicare *doesn't*** pay for long-term nursing home stays

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



## Estimated Lifetime Cost of Dementia Care

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




Source: 2025 Alzheimer's Disease Facts and Figures, Alzheimer's Association, 2025



## 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

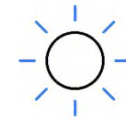
- 90 min. repeating cycles
- 7-9 hrs./night
- Physical changes to the brain



## HOW TO AGE-PROOF YOUR 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



## HOW TO AGE-PROOF YOUR BRAIN



**Fish:** Cold water fish: Salmon, herring, mackerel, cod, trout, tuna



**Extra Virgin Olive Oil**



**Nuts:** Walnuts, pine nuts, pistachios, and almonds



**Beans:** Red kidney beans and pinto beans



**Fruits and Vegetables:** Leafy greens like kale, spinach, brussels sprouts. Colorful produce like eggplant, bell peppers, tomatoes, blueberries, strawberries, and blackberries



## The Stress Surprise

- Some stress is good
- Boost happiness to manage stress
- Find the right amount



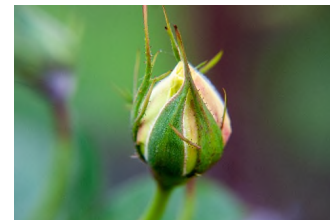
Breathing  
Exercise



Change  
Your  
Perspective



Rose, Thorn, Bud





## Get Moving

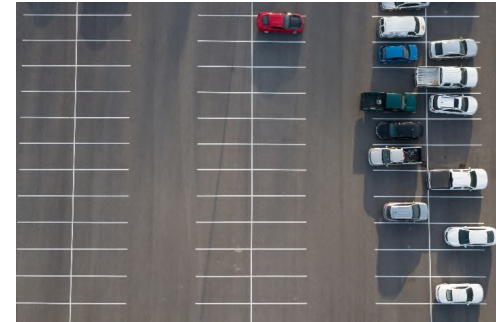
- Improves memory and lowers risk of dementia
- Small changes can make a big impact
- Boosts brain cell communication



# 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?



## Summary

- **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

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A sharp mind into older age isn't  
just a bit of luck—it's within reach  
for most of us.

Dr. Marc Milstein

# 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



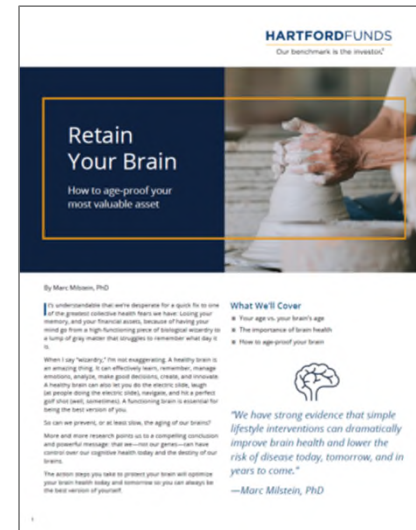
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