



Getting into great financial shape is important for retirement — but only if you'll be vibrant enough to enjoy the wealth you've created. Don't neglect your health when you're planning your post-work years.

Brought to you by



If you're starting out on a road trip, you probably want to check that your tires, muffler and brakes are in order. That's the thinking behind a 360 health assessment; as you head into retirement, you have a long journey ahead and you don't want anything to slow you down. By doing the assessment once a year, you can measure and monitor health trends, much like you would review your portfolio regularly.

Delaying a health decline

Everyone is familiar with a routine health checkup, but in doing a deep health assessment you may find undiscovered areas of concern and start new behaviors that will not only improve your lifestyle today but also have you live healthier tomorrow. The key is for your doctor to have all available data on your state of mind and body so that, if your aim is to have the best retirement ever, (and who doesn't want that) you have the assurance you're likely in good running order — or at least have plans on how to get there.

Dr. Scott Gledhill is a physician at Medcan, a preventive health and wellness company based in Toronto, and says that while aging is inevitable, chronic disease and discomfort doesn't have to be. It is a fact of life that people age and become susceptible to diseases. Even if



Dr. Scott Gledhill

Dr. Scott Gledhill is the Senior Medical Consultant at Medcan.

He holds active medical staff positions at both Toronto General and St. Michael's Hospital, and is actively involved in Cardiac Surgical Assisting.

Dr. Gledhill also serves as a medical consultant to the NHL Entry Draft, Firefighter Applicant Selection, and Police Constable Selection Project for the Province of Ontario.

He has practiced emergency medicine at both Southlake Regional Health Centre in Newmarket, and most recently at Toronto General Hospital.

we are super fit, eat well, dodge hereditary diseases, and are lucky enough to escape diseases caused by environmental factors, inevitably, we will endure a steady rate of decline in our health as we age.

“We are losing more cells than we are producing by the time we’re 25, and sadly the cells begin to degrade. With each passing decade, we have furthered our understanding of why this is happening and what interventions might possibly help prevent that, but for now, we haven’t been able to block that process. There have been some amazing advances using stem cells in the last two decades, which have shown us how to regenerate cells

“We are losing more cells than we are producing by the time we’re 25, and sadly the cells begin to degrade.”

Dr. Scott Gledhill, Medcan

and switch off the genes that cause cells to age but, unfortunately, right now it’s a downward slide from 25 on,” Gledhill says.

The good news is that, what we can take control over our bodies — better nutrition, more activity and fewer bad habits — we should take control because our behaviour around health and fitness today has a huge impact on fighting back against that decline tomorrow, says Dr. Gledhill. Many of the health conditions that are related to aging and obesity, such as cardiovascular disease, type 2 diabetes, can be delayed, or even prevented, by ending bad habits and embarking on healthier routines. This can have an impact even on certain types of severe conditions, such as breast and colon cancer.

It’s mostly up to us whether we are dealing with heart attacks and obesity when we are in our 50s, and whether we can put off our rocking chair days for as long as possible.

The Annual Health Assessment at Medcan contains up to 15 separate tests and consultations; each is the subject of a review between the physician

Medcan Annual Health Assessments 15 Tests and Consultations

- Consultation with physician
 - Vaccination review
 - Abdominal ultrasound
 - 12-lead electrocardiogram and exercise stress test
 - Respiratory test
 - Ankle Brachial Index
 - Full panel blood and urine test
 - Hearing test
 - Vision test
 - Muscle and Joint fitness assessment
 - Anthropometric fitness assessment
 - Cardiopulmonary fitness assessment
 - Consultation with dietitian
 - Social and Mental well-being consultation
 - Bone mineral density screening
- Women**
- Mammogram and breast ultrasound
 - Gynecologic evaluation
- Men**
- Prostate-specific antigen test
- Results for all tests are provided within the session and reviewed with the physician.

and the patient as part of the appointment. The tests range from an electrocardiogram to measure your heart health, to a nursing consultation to ensure your vaccinations are up to date, and includes hearing and vision tests, fitness tests and a consultation with a dietitian who can give specific nutrition advice geared to your health. Men also receive prostate-specific antigen tests while women undergo breast mammogram, ultrasounds and gynecological evaluations. There is a cost component to these tests and other private healthcare providers may offer similar assessments. Check with your company's health care plan to see if you are eligible.

Some tests like checking your blood for fatty lipids are obvious, while others may be new to you. The Ankle Brachial Index measures the blood pressure in your ankles to check whether you may be at risk of peripheral artery disease, where arteries are narrowed or blocked. An anthropometric fitness test measures the amount of body fat and muscle and can help gauge how healthy a person is. In addition, a mental wellness test is given not only to

assess the patient's sharpness but also to detect any risk of mental illnesses like depression or excess stress.

Gledhill says despite the years that have gone by while we ignored our health, the time between ages 40 to 65 still represent a great chance to make positive steps in time for your retirement. If you continue to ignore your health, and you retire after you turn 65, too much harm may have been done to reverse the damage.

"People think, 'well, when I reach 65 and have my wealth accumulated, then I'll worry about my health.'

It doesn't work like that. It's as flawed as saying I'll burn the candle at both ends during the week and catch up on my sleep on the weekends. The formative years for your retirement health are 40 to 65. That's when you're going to make the most difference in health and lifestyle changes," Gledhill says.

"The healthiest amount of alcohol is no alcohol, but generally, one to two alcoholic drinks a day is minimally harmful."

Dr. Scott Gledhill, Medcan

The main culprits that most people have to pay attention to — and it is probably no surprise — are insufficient exercise, poor eating habits, and suboptimal sleep. Naturally, smoking and recreational drug use must cease.

"The healthiest amount of alcohol is no alcohol, but generally, one to two alcoholic drinks a day is minimally harmful. The harmful impact begins to significantly increase beyond two drinks per day. Consensus is that red wine is less harmful than white wine, which is less harmful than spirits, which is less harmful than beer, but the difference is likely miniscule," says Gledhill.

Gledhill says many of his patients who take the assessment are driven Type-A business people and executives who have focused on their careers to the detriment of their health. Not only do they have poor exercise and eating habits, they suffer from stress and insomnia. He tells them of the benefits of making health a priority, but he has found that he can achieve greater compliance by tailoring the discussion to the priorities of the individual client. Some will be motivated to get on the path to health so they can enjoy time with their children or grandchildren as they age, while others will be motivated to achieve a healthy lifestyle in order to travel or do the things they love in retirement.

Ask, who will you be healthy for?

“I look for weak spots in their armour, to try and get through to them,” he says.

The results patients get from the 360 health assessment provide a catalyst for a discussion on how to combat specific medical problems and begin moving towards a healthier lifestyle.

Gledhill says, “If I’m armed with a bunch of information showing that, relative to other people their age, they’re in relatively poor health, perhaps because their cholesterol is high, their activity level is minimal and they’re still smoking the occasional cigarette, then that seems to resonate with them, and lead to behavioural changes.”

“I enjoy the opportunity to explain to them the implications of not making changes to their lifestyle now. Inevitably, it will result in reduced life expectancy or — what is more important to most people — reduced ability to enjoy life when you reach your later years,” he says.

The doctor practices what he preaches. He had an advantage by growing up with one parent who was a gym teacher and another who was an

exercise kinesiologist, and he has played squash since he was seven-years-old and – now in his 40s – continues to play four days a week.

Try new kinds of wellness

Gledhill's own health does not mean that he is resistant to new exercises or diet concerns. He has given up soda pop, citing the evidence that we consume too much harmful sugar and has cut back on red meat and bread. And after years of being suspicious of yoga and meditation, he has embraced them both as a way to keep his joints healthy for his intense squash games, and to calm his mind and combat insomnia.

“As recently as six or seven years ago, I mocked yoga and meditation, and since then I have read deeply on the subject and I've come to realize there's a lot of evidence supporting it. I have taken mindfulness courses as well as incorporating some yoga.”

But he can't stress enough the benefits of exercise — any exercise at any time of life.

“The good news is that there isn't a minimum amount of exercise you need to do. Any amount is beneficial,” he says. “Going for a brisk walk half an hour a day — that alone has been shown to make a significant improvement in health 30 years down the road.”

— **Don Sutton, MoneyTalk Life**

DISCLAIMER: The information contained herein has been provided by TD Wealth and is for information purposes only. The information has been drawn from sources believed to be reliable. Where such statements are based in whole or in part on information provided by third parties, they are not guaranteed to be accurate or complete. The information does not provide financial, legal, tax, or investment advice. Particular investment, trading, or tax strategies should be evaluated relative to each individual's objectives and risk tolerance. TD Wealth, The Toronto-Dominion Bank and its affiliates and related entities are not liable for any errors or omissions in the information or for any loss or damage suffered. TD Wealth represents the products and services offered by TD Waterhouse Canada Inc. (Member – Canadian Investor Protection Fund), TD Waterhouse Private Investment Counsel Inc., TD Wealth Private Banking (offered by The Toronto-Dominion Bank) and TD Wealth Private Trust (offered by The Canada Trust Company).

All trademarks are properties of their respective owners.

©The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.

Brought to
you by

