



## *The 5 Step Guide to a WELLthy Life!*

*This is a roadmap and workbook taking you through the 5 areas you MUST improve in order to preserve and to protect all your assets and to prevent devastating mistakes.*

By Rhonda Bolich-Lampo

I grew up with a brother who became an Eagle Scout. The motto of the Boy Scouts is “Be Prepared”. Consider this motto for yourself too – Be Prepared. Do as much as you can do now so that you can file this workbook away and revisit it on occasion making progress along the way. This workbook is intended to guide and inspire you to take action so you, your children, your extended family, and those who love you are protected and prepared as well.

How did I come about this knowledge? I took a vow when I got married “in sickness and in health”. **My husband was diagnosed with a brain tumor in November of 2015.** His options were to let it be terminal or have surgery to remove it. The decision was to have the surgery. His surgical team told us there could be complications. There were, many of them. After his first surgery he came home to recover over the next six weeks. Just ten days later we were back at the Emergency Room. There was a second emergency surgery and my husband was given a 2% chance of surviving. He had bacterial meningitis, ventriculitis, and hydrocephalus. None of which you survive from. He did. We did. His recovery ended up being about 90%. I learned a lot having to deal with major life-saving decisions for both of us.

### **The 5 areas to get more prepared in are:**

1. FINANCIAL
2. LEGAL
3. HEALTH
4. LIFESTYLE
5. TEAM



### **Why do I talk about these 5 areas?**

The information I include is based on my own experience. I learned the hard way even though my husband and I are smart, intelligent people and had several months to prepare for his serious brain surgery. Please don't let this be you. God, Spirit, the Universe...however you choose to describe the source...took me through our experience so I can help spare you the challenges you may experience.

# **I wish I had something like this workbook when I became the loved one, the primary care provider, and the health advocate for my husband.**

I've seen similar versions provided by our insurance agent and our financial advisor. But they came from a professional point of view and didn't cover the full picture, as this workbook does. It came from personal experience and shows you how to connect the dots, so everything works together to your advantage.

It no longer serves me to keep the lessons to myself. My objective is to share them with you. To spare you the intense stress and overwhelm associated with a life changing event such as a diagnosis, disaster, divorce, or death.

## **How to use this workbook.**

1. Print it.
2. Go through and check off all that apply to you now. Good job!
3. Choose your next best step for now.
4. Plan how you want to complete it.
5. File the workbook where you can find it. Review once or twice a year. For example, we review ours when benefit enrollment comes along at work, plus every spring when our home and auto insurance come up for renewal.
6. Set a goal to complete another item each time you review it.
7. Rest assured you've prepared as much as you can. Yeah!
8. When you get stuck, connect with me for a 90-minute Deep Dive

*Once you've filled out this workbook... When a major life change occurs, pull this workbook out and make sure you've got your bases covered. It will guide you through your next best steps.*

## **Before you get started...my disclaimer...**

I am not a financial advisor. I am not an attorney. I partner with those professionals locally and can refer you to someone if you live in Colorado. Otherwise, I recommend you seek professional guidance where you live.

I am a health and lifestyle coach. I have served my clients and customers in this capacity for over 20 years. I continue to learn and improve so that I can bring my best to my clients and customers all over the world. The dots that my personal perspective connects are...YOUR physical, mental, emotional and spiritual well-being as impacted by YOUR... Finances. Legal Rights. Level of Health. Lifestyle.

**Ready? Get your pen out.**

→ First, check off what of the following you have already completed in each of the five areas and their respective checklists.

## 1) FINANCIAL STUFF

Bank Accounts:

- You have someone else on your checking account(s) so they can access it immediately.  
They have the ability to deposit and withdraw on your behalf.
- You have someone else on your savings account(s) for the same purposes.  
They have the ability to deposit and withdraw on your behalf.
- Business owner? Make sure you have the above done for your business as well.



Assets:

- You have a 401k and have someone listed as the beneficiary.
  - Is the contact information of your beneficiary up to date?
- Do you have other investments?
  - Is the contact information of your beneficiary up to date?
- Do you have retirement benefits?
  - Is the contact information of your beneficiary up to date?
- You have life insurance and have someone listed as the beneficiary. Life insurance is less expensive the younger you are and the healthier you are.
  - Is the contact information of your beneficiary up to date?
- You have living benefits and have someone listed who can access them for you, when necessary.
  - This person knows who they are and
  - They know where you have purchased living benefits along with the representative and
  - How to access them

Your Income (employee or self-employed):

- If you are an employee and you have a health issue that keep you from working, you can file for FMLA (Family Medical Leave Act) and protect your job. You do this through the Human Resource Department at your employer.
  - You may also need to do the same for a loved one for whom you are providing care.
  - Protecting your income stream(s) is key.
  
- Can you file for short-term and/or long-term disability with your employer?
  
- For the self-employed, this is when a passive income is a huge help. You can back off your business for the time-being and you still earn an income. Contact me and ask for a copy of the book “4-year Career” so you can learn about a passive income that does not require buying real estate. I’ll send you a copy of the book.
  - Passive Income: an income that pays you 24/7/365. Think of it like a royalty you get paid for.

Side note: Not everyone can invest in real estate. Not everyone wants to be a landlord. I believe in social marketing because it can create residual income for you. Build your business for 3-5 years and reap the financial rewards for the rest of your life. Tax benefits. Leave a legacy for your loved ones. I personally own a social marketing business with a company where ethics, integrity, and efficacy have been the cornerstone for over 65 years.

What Else:

- Credit Cards. Fair Credit Reporting Act can help protect you from damaging your credit score. Make sure your credit card companies are aware of the life changing event.
  
- Student Loans. Or loans in general. Does someone else know where you have other loans? Can they conduct business on your behalf on these loans?
  
- Long-term/Chronic Care. Research your options. Depending on your age, your level of health, and what other income protection you have in place you may or may not need it. If you have extra room in the budget, you can purchase it or plan to purchase it in the near future.
  
- If you have Long-term/Chronic Care Benefits, make sure your loved ones know
  - Where and with whom your policy resides and
  - How to access them

- ❑ What else do you have in your personal and professional life you need to care for and protect?
  - Auto insurance
  - Home or renter's insurance
  - Pet insurance
  - \_\_\_\_\_

This next section was the biggest learning curve I experienced – the law. I thought we had all our legal protections in place. Maybe you already do. If so, great. If you don't, no problem. This list is here to help you understand the what's, the how's, and the why's. And I'll admit, some of these items are not easy decisions to make, nor easy discussions to have. Give yourself some grace and time to get them completed.



## 2) LEGAL STUFF

Documents:

- ❑ Do you have a will? Even if you are single.
  - If you have a significant other, do they have a will too?
  - Is it signed? It's not a will unless it's signed.
  - Do you know where it is? Or with which law firm it is filed?
  - Do you have 24/7/365 access to it?
  
- ❑ Do you have a Durable Power of Attorney (POA)? A Durable POA allows the person you have designated to conduct business on your behalf. For example, inquiring about bills, and paying them.
  - Does your designated person know it is them?
  - Is it signed? It's not official unless it's signed.
  - Do you know where it is? Or with which law firm it is filed?
  - Do you have 24/7/365 access to it?
  - Do you have someone 18 years of age or older who lives with you? Do they live out of state, maybe working or attending college? Should they become incapacitated you'll need this document in order to make decisions for them.
  
- ❑ Do you have a Medical Power of Attorney (POA)? A Medical POA allows the person you have designated to make medical decisions – life saving or otherwise – on your behalf. This person can be the same as your designated Durable Power of Attorney or someone else.

- Does your designated person know it is them?
- Is it signed? It's not official unless it's signed.
- Do you know where it is? Or with which law firm it is filed?
- Do you have 24/7/365 access to it?
- Do you have someone 18 years of age or older who lives with you? Do they live out of state, maybe working or attending college? Should they become incapacitated you'll need this document to make medical decisions for them.

*The law in the United States known as HIPAA prevents you from making medical decisions unless you have this document available. No matter if you are a spouse or a parent, you are cut off. Period.*

Side note: The Durable Power of Attorney and the Medical Power of Attorney can be the same person, or not. These types of decisions can be extremely emotional. Some people prefer to have their personal business (Durable POA) taken care of by one person and the medical (Medical POA) handled by someone else. It's something to consider when choosing who you designate.

- Have you communicated your wishes about end-of-life decisions and Advanced Directives, such as Do not Resuscitate (DNR)?
- We all love our pets.  
Have you planned for them should something happen to you? Consider a Pet Trust.
- Depending on the extent of your estate, you may want to consider a Trust. Not everyone needs a trust. Make sure you understand what a Trust is and how it may benefit you and your family. Seek legal counsel to make this determination.
- How often should these documents be reviewed? **When a life changing event happens OR every 5-7 years.** Oftentimes, our life circumstances change, and new documents are necessary. From today's date...
  - What is 5 years out? \_\_\_\_\_  
Put a reminder on your calendar so you don't forget.
  - What is 7 years out? \_\_\_\_\_  
Put a reminder on your calendar so you don't forget.

Decisions:

- Are you an organ donor? I am and have been since I was a child. I had major kidney surgery when I was 9 years old and ended up with one kidney smaller than the other. I was told if anything should happen the small kidney would be life sustaining. That's good. But it made me think. If I no longer need an organ why shouldn't someone else get it. And so, I have the donor icon on my driver's license.

- Do your loved ones know? If not, finding out when you pass can be upsetting for them.
- Cremation or Burial. What? Ick! I don't want to talk about this. No way. If I speak of IT, I will manifest IT. Not true. Here's why you should talk about it. Your loved ones need to know your preference. Make the decision now and it's done.
  - Do your loved ones know?

I had to have this conversation early on with my spouse. He was in the U.S. Air Force and was making sure all his troops made these decisions so he had them on file, should the worst happen. Well, we had to do the same. Military personnel do not always pass when they are overseas. Deaths happen at home or on base/post too.

If you can, make your wishes be known and pre-pay for a funeral. Your costs get locked in now and loved ones don't have to figure out the details after you pass. Average, basic funeral expenses are \$10,000.

***Especially for you women...*** So often we let others in our lives take care of finances and legal decisions. Statistics show on average women live longer than men. Well, it's no surprise to you that women in general end up being the care giver in the family unit. Make sure you are in on the decision making and know how you are protected.

### **Now, on to your TRUE asset...**

As a health and lifestyle coach, this is my favorite topic to talk about. It is more lighthearted but still very important. Your health is your #1 asset. You only have one body. How do you choose to live in it?

It is easiest to be proactive with your health. Waiting for a health issue to happen or have a major diagnosis doesn't always allow you the time to make the best decisions for yourself or others. You can be in a panic mode. Taking action is much less expensive than waiting for the diagnosis that can severely impact your plans for retirement.



### **3) HEALTH STUFF**

Pro-active Approach (WELL care):

- Do you have health insurance (reactive care) in place? I call this sick insurance for obvious reasons. You use it when you are sick, have an emergency, or need surgery.

- If you can, backup or supplemental insurance is an option to fill the gaps. For instance, when Medicare or other benefits are no longer an option, secondary insurance can be the answer. Of course, this is an additional expense. Depending on the situation, it can be a lifesaver in dire circumstances. In our case, when the Veterans Administration (VA) did not make decisions quickly, I could use secondary or backup insurance to continue with a higher level or same standard of care.
  - Secondary insurance can also cover rehab facilities.

- Do YOU know YOUR numbers?
  - Blood Pressure? \_\_\_\_\_
  - Cholesterol? \_\_\_\_\_
  - Blood sugar/A1C? \_\_\_\_\_
  - Resting heart rate? \_\_\_\_\_
  - Thyroid? \_\_\_\_\_
  - Eye pressure? \_\_\_\_\_
  - Others based on family history? \_\_\_\_\_

It becomes vitally important to know these when you have to advocate for yourself. Medications are prescribed based on these numbers. You can always opt-out of prescriptions if you choose.

- Your Primary Care Physician (PCP) can test for these.
- Eye pressure is tested by your eye doctor.
- Diseases and potential health concerns (ie: diabetes) can be seen by your eye doctor. Choose to have the image taken of your eye for complete eye care.

Preventive Approach:

- Do you have a daily nutritional program you follow to fill the nutritional deficiencies created by your diet? I'm talking about your everyday eating habits and even a weight management plan. Every one of us has deficiencies. Food supplements (or vitamins) fill the gaps. This is true health insurance. Give your body everything it could possibly need every day and let it pick and choose what it wants.
- Go to [www.TheWELLthyPeople.com](http://www.TheWELLthyPeople.com) and click on the Meology Get Started button. It's free. You can choose to include your DNA and/or latest blood panel results for even more precise recommendations. Because this is a Shaklee health assessment you will receive Shaklee suggestions. Click the box and choose to share your results with me and I become your health coach.
- I have completed the free Meology Assessment and am reviewing my options with my health coach.
  - Schedule a 90-minute Deep Dive with Rhonda at [www.WELLthyPeople.com](http://www.WELLthyPeople.com)



Do you know these numbers?

Level of Omegas? \_\_\_\_\_

Level of Magnesium? \_\_\_\_\_

Vitamin D3 level? \_\_\_\_\_

- Alpha-hydroxy test is the only way to know your Vitamin D level. Spending time outside does not count, especially if you live in North America above the Mason-Dixon line. The sun is only direct to that part of the earth one month out of the year (July). And you wear sunscreen.
- Your Primary Care Physician (PCP) can conduct this test.
- Omega and Magnesium tests and levels are available through private providers.
- Some and often most can be done at local health fairs.

Create a NEW health habit. Some ideas include reducing the amount of alcohol you drink, moving or exercising daily, and/or achieving your optimal weight.

First NEW health habit you want to create?

\_\_\_\_\_

Life passes by quickly. In this section you are taking some time to write your dreams.

**Dream BIG!** Make it fun! When you have your health, you aren't concerned about your lifestyle. It's when your health is dramatically changed and your lifestyle changes, you re-evaluate your priorities.



#### 4) LIFESTYLE

How do you define lifestyle? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

A dream trip or dream activity that you've always wanted to do? Dream BIG!  
\_\_\_\_\_

Who would you like to be with you? \_\_\_\_\_

What are 3 action steps you can take to get you closer to your lifestyle? Your dreams?  
1. \_\_\_\_\_

2. \_\_\_\_\_
3. \_\_\_\_\_

Which step is your next step? Circle it.

By when will you take that next step? \_\_\_\_\_

## 5) CRITICAL TEAM MEMBERS

If you have every profession listed in your personal contacts, you are in great shape. If not, begin creating your team for success. They help you prevent devastating mistakes.



Financial Advisor \_\_\_\_\_

Interview several. Find someone who matches your morals and values. They also need to identify with your financial habits now and your financial goals in the future.

Life Insurance Agent \_\_\_\_\_

An agent with this expertise can help you determine the best option for Life Insurance. There are so many options that having someone to work with is critical.

Home and Auto Insurance Agent \_\_\_\_\_

- Commercial Insurance if you own a business.
- Depending on your needs, your Home and Auto agent would be able to guide you or refer you.

Banker \_\_\_\_\_

This person(s) knows you and you know them. You won't have to wait on hold to speak with some stranger who has never seen you before.

Financial Coach \_\_\_\_\_

This person is NOT a financial advisor. Instead, they help you reduce your debt, improve your credit score, save for a major purchase or pay for education. They are your advocate. They work with you where you are and help construct a plan of where you want to be in the future.

Estate Attorney \_\_\_\_\_

Choose someone who understands your personal situation and will create legal documents that preserve and protect ALL your assets. Attorneys offer a free consultation to determine if you are a fit to work together.

Doctor, Naturopath, Physician's Assistant, etc. \_\_\_\_\_

Working with a doctor or specialist and their staff is a personal decision. You want to work with someone who has YOUR best interests in mind. Your intuition serves you best in these cases. You can ALWAYS seek a 2<sup>nd</sup> opinion. In fact, I recommend it. A 2<sup>nd</sup> opinion is that ultimately saved my husband's life.

Direct Primary Care or Concierge Services are an option as well. Some have mobile services. They are considered out of pocket expenses. They can also run blood tests.

Not all are covered by insurance so make sure you know before you go.

Health and Lifestyle Coach \_\_\_\_\_

Working with a health coach is very personal. Health coaching is my expertise. I have a 45-day health transformation program available for my clients which includes a 7-day body reset and a 30-day wellness program. I also work with clients in my mastermind, 1on1 and even short-term depending on what you need. **My programs are guaranteed so there's no risk.**

**CONGRATULATIONS!!** You've made it through the first review!! Knowing what you have and what you need to plan for is crucial.

In all honesty, my husband and I have completed 100% of the list. The good news is...now we can have a 10-minute conversation when another life changing event happens. We refer to this list and boom, we are ready! You can be too!



**Taking a look at your lifestyle now and what you want it to be in the future is key to getting you where you want sooner than later!**

**→ Your next step is to schedule a call with me to discuss what's going on with you, and how I may be of assistance to help you plot all these things out.**

***Click here to schedule now!***

**<https://calendly.com/rhonda-19/60min>**

*Paying it forward! Health, Happy-ness, and Joy!*  
Rhonda

## ***What types of things does a Health & Lifestyle Coach like me do with clients?***

Having a health coach isn't just talking about food, exercise and losing weight. I work with clients on a variety of issues that stall them from living their best lives such as:

- Improving gut health
- Experiencing better sleep
- Choosing the best nutritionals
- Reducing the need for some medications
- Minimizing stress
- Aligning hormones
- Implementing anti-aging regimens
- Planning for pregnancy and preventing post-partum
- Discovering and achieving your dream life
- Planning for retirement/later years
- Reigniting relationships with yourself and loved ones
- Caring for aging parents or loved ones

I know this seems like a lot, but I'm sure some of these apply to you now or will in the next couple years, and what if talking with me can give you some insight on one or more of them that you hadn't had before? You don't know what you don't know, right? Let's at least have a conversation to see what's possible for you **and to PLAN AHEAD!**

***Click here to schedule a 1on1 free consult now!***

**<https://calendly.com/rhonda-19/60min>**

### **More About Rhonda:**

**Rhonda Bolich (pronounced BOH-lish)- Lampo** is a speaker, Wellness and Lifestyle Coach, and published author. Her book titled *God Winks and Miracles Happen: a story of love, faith, and hope* is available on Amazon.com. She resides in Northern Colorado with her husband, Steve, and their dog, Niccolo.



Rhonda offers insight into how to be ready for when life throws you a curve. She empowers you in life and in business on how to be proactive with your health, how to prevent costly mistakes as much as possible, and how to protect your assets and hard work. Her mantra is "If you don't take care of your body where are you going to live." Being a Post Traumatic Stress survivor herself Rhonda shares her wisdom and growth. Her audience participants are inspired and encouraged to prioritize their own next steps and to plan now so you can move through life easily maneuvering through the detours.

Facebook: <https://www.facebook.com/rhonda.bolich.lampo>

## Some of Rhonda's Happy Clients:

*"Love how she took what happened in her life and turned it around to help others. As a lifestyle coach, she focuses on both your health and wealth sides. Rhonda has helped me and others gather their financial and health information so you are knowledgeable in advance of one of the 4 D's (Disaster, Divorce, Diagnosis, Death) happening. Rhonda can help you on your path to a Happy, Healthy and Thriving Life!" – Monique, Realtor*

*"Our experience with Rhonda sharing her survival of the confusing maze of our health care system helped us understand we need to prepare for future life changing events, disturbing news. Rhonda's trust-building approach suggested ways to protect our assets. Her presentation was top-notch from beginning to end." – Sue, Professional Connections*

*"I forgot to take it with me last weekend and I had a meeting cancel this afternoon so I thought...I'll read a chapter to two and then get back to work. Ha! Read the whole thing and just finished. Couldn't put it down, Rhonda. OMG...what a story and what an experience! I felt like she was in the room with me reading it out loud to me. That's how real Rhonda writes." – Donna, Business Coach*



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