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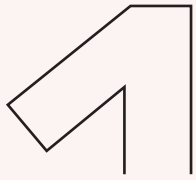
## HEALTH BULLETIN

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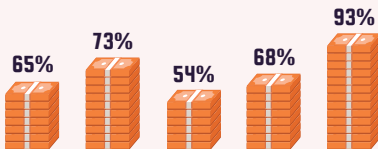
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# 5 TIPS FOR BETTER FINANCIAL HEALTH

Improve your financial health in 2021 with these simple tips - regardless of your age or income.



## #1: Devise a budget and stick to it

**Budgeting is the foundation of financial health, as it will help you spend within your means and achieve financial goals.**

Most people have a good idea of their monthly income, but few have a clear picture of their expenses. Therefore, the first step is to carefully evaluate your expenses and distinguish between wants and needs:

- **NEEDS** are essential expenses, such as housing, food, water and electricity, etc. Needs form the basis of your budget and will account for the bulk of your expenses.
- **WANTS** are things that are nice to have, but that you can do without, such a dining out or magazine subscriptions. Do not spend on wants before you have covered your needs and do not spend more than 30% of your total income on wants.

### A quick note on NEEDS

Be mindful when it comes to budgeting for your needs. For example, you may need a car, but you do not need the most expensive luxury model. You definitely need clothes, but you do not need excessive amounts or pricey brands.

Finally, your budget should make provision for furthering your financial goals, such as savings, investments and debt-reduction (paying off accounts, credit cards, etc.)

Once you have identified your expenses, subtract them from your monthly income. If your expenses exceed your income, you need to review your budget and determine where you can decrease spending.

Revise your budget as circumstances change. This is especially important in times of economic hardship and emergencies - such as the current COVID-19 pandemic.

## #2: Start saving early and make it a habit

The sooner you start saving, the easier it is to reach your long-term financial goals. You will need to save less each month, and contribute less overall, to reach the same goal in the future.

Saving for retirement is a perfect example: If you stop working at age 60, and you live until 90, you have to pay yourself 360 salaries, which you have to have saved during your career. If you only start saving for retirement in your forties, you will most likely not have enough money to cover monthly expenses once you've retired.

The best way to save is to make it a habit. You can achieve this by making saving a non-negotiable expense item on your budget. Allocate a fixed percentage of your income to saving every month and set up automatic transfers to savings or investment accounts.



### #3: Guard against lifestyle inflation



Most people will increase spending, if their income increases. This phenomenon is known as “lifestyle inflation.”

Although some increases in spending are natural as your professional and personal situation evolves over time, it is vital to guard against lifestyle inflation. While you might still be able to pay your monthly expenses, you will miss the opportunity to build wealth and save for retirement. In other words, you could damage your financial health in the long run.

### #4: Build an emergency fund

As the COVID-19 pandemic has painfully reminded us, emergencies can hit us at any time and cause financial hardship.

Therefore, it is vital to set aside money in an emergency fund to cover unexpected expenses that are not included in your budget, such as urgent car repairs or a leaking roof. An emergency fund can also help you pay your regular expenses if your income is interrupted; for example, if an illness or injury prevents you from working or if you lose your job.

Aim to save enough money to cover your living expenses for six months, more if possible. Making it a non-negotiable expense item in your budget is the best way to ensure that you save for emergencies.

And remember, only use the money in your emergency fund for **TRUE** emergencies.



### #5: Make provision for your health

**It costs money to stay healthy, but it costs more money to get sick.**

Foregoing medical aid to save on monthly expenses may seem like a good idea until you are faced with a medical emergency or illness. Just consider what a week in an ICU would cost, for example.

Choose medical aid based on your health status and financial situation. A hospital plan is an attractive option for young, healthy singles, while families might be better served by an option that covers day-to-day medical expenses, in addition to major medical expenses.

Nammed offers healthcare coverage to suit different needs and incomes. To find the option that is right for you, visit <https://www.nammed.info/new-to-nammed/find-an-option>

**And consider this:** Adopting a healthy lifestyle today can significantly reduce your medical costs in the long run.



## FOOD FOR THOUGHT

*“Health is like money. We never have a true idea of its value until we lose it.”*

- Josh Billings, 19th century US writer and lecturer

# WHAT TO EXPECT WHEN YOU'RE EXPECTING: THE **2<sup>nd</sup> TRIMESTER** OF PREGNANCY



**The second trimester of pregnancy is a time of exciting milestones and changes.**

You will start to feel your baby's movements, get the first glimpse of your baby on an ultrasound, and begin to look pregnant as your belly expands. Many women enjoy their second trimester, as some of the uncomfortable symptoms of early pregnancy disappear and energy levels increase.

**Full-term Pregnancy**  
= 40 weeks

**1<sup>st</sup> Trimester** = Week 1 - Week 12

**2<sup>nd</sup> Trimester** = Week 13 - Week 26

**3<sup>rd</sup> Trimester** = Week 27 - Week 40

Let's look at the changes you can expect in the **SECOND TRIMESTER...**

## Mom-to-be in the 2<sup>nd</sup> trimester

As pregnancy hormone levels increase and your baby grows, symptoms such as heart burn, indigestion and constipation may persist, and new symptoms appear:

- Nasal congestion
- Swelling of ankles and feet
- Sensitive gums
- Leg cramps
- Dizziness
- Aching in the lower abdomen
- Varicose veins and/or haemorrhoids
- Irritability and forgetfulness

## Support the optimal development of your baby!



Eat a healthy diet



Avoid smoking  
& alcohol



Get adequate rest



Stay physically  
active



Take a prenatal  
vitamin



Schedule monthly  
antenatal  
consultations\*

**\*Nammed offers comprehensive Maternity Benefits, including 12 antenatal consultations per family per annum. For more information and limits per Option, visit [www.nammed.info](http://www.nammed.info)**

## Baby in the 2<sup>nd</sup> trimester

During the second trimester, the foetus grows into a baby that can survive outside the uterus. The baby's weight and length increase rapidly, and its brain undergoes a period of critical development.

### BY THE END OF 16 WEEKS

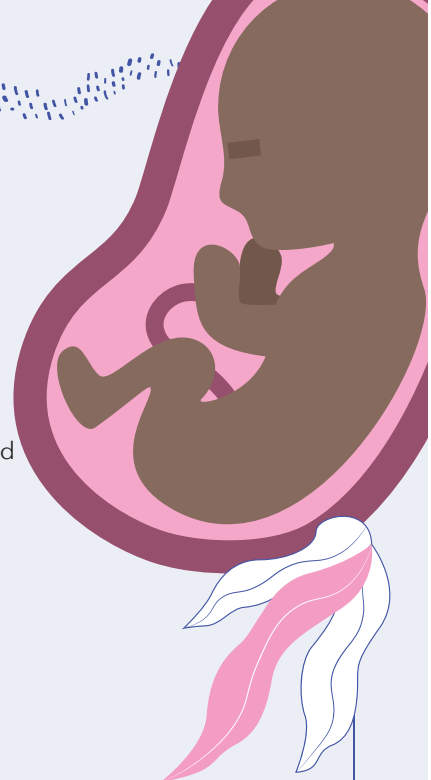
- Eyelids, eyebrows, eyelashes and nails have begun to form
- Teeth and bones have become denser
- Fingers and toes are well-defined
- Baby can suck its thumb, yawn, stretch and make faces
- External reproductive organs are fully developed - gender is visible on an ultrasound
- **Baby is about 11 to 12 cm long and weighs about 100 grams**

### BY THE END OF 20 WEEKS

- Hair has begun to grow on head
- Body is covered with soft, downy hair, called lanugo
- Creamy white substance, called vernix, has appeared to protect thin foetal skin
- Baby kicks and turns from side to side - you will feel the movements
- **Baby is about 16 to 17 cm long and weighs about 300 grams**

### BY THE END OF 26 WEEKS

- Baby has distinct finger and toe prints
- Eyes can open
- Eyebrows and eyelashes are visible
- Baby can hear your voice
- Baby responds to sounds and touch by moving
- **Baby is about 35 to 36 cm long and weighs about 750 grams**



### Join Nammed's NEW Maternity Programme today!

Our Maternity Programme supports you along every step of the journey:



24/7 Pregnancy Care Helpline for professional advice from registered midwives



Regular personal phone calls from registered midwife



Pregnancy education via SMS and email



Online antenatal classes



FREE baby bag with baby care essentials delivered to your doorstep

Register at any Nammed office or via [nammed@paramount.com.na](mailto:nammed@paramount.com.na), at any stage of your pregnancy. Available on all Options.

## NAMMED WISHES YOU A HEALTHY AND HAPPY 2021!



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