

THE FINANCIAL IMPACT OF SMOKING



FACTS, STATS & TIPS

Ulliance
Enhancing People. Improving Business.



15-20%

PAY MORE IN PREMIUMS



Smokers pay 15-20% more on monthly premiums than non-smokers.

FORMULA FOR THE COST OF SMOKING =



Out-of-Pocket Costs + Financial Opportunity Cost + Related Health-Care Costs + Income Loss Due to Smoking-Related Issues + Increase in Homeowner's Insurance Premium

\$24K

OVER 50 YRS IN PREMIUMS

Smokers will pay **\$24,000 more** than non-smokers in insurance premiums over the course of 50 years.

It pays to quit!



\$519,345

FINANCIAL OPPORTUNITY COST



Over 50 years, **smokers could accumulate \$519,345** by saving their monthly cigarette expenses in an account with a 4% compound interest rate.

\$165,162

50 YRS COST OF 1 PACK A DAY

In one year, the average US smoker spending on **1 pack a day is \$3,303; over 50 years, it totals \$165,162.**



11% MORE



Smokers pay **11% more** on average for **homeowner's insurance** compared to non-smokers.

20% LESS



Smoking can lead to reduced income due to absenteeism, workplace bias, and lower productivity, with **smokers earning 20% less than nonsmokers, 8% of which is attributed to smoking.**

STRATEGIES FOR SUCCESS

Combining behavioral counseling with FDA-approved stop-smoking medications is safe and effective. Smokers can learn to manage cravings and develop habits to quit smoking.

You've
GOT THIS

Call us today and kickstart your journey to becoming the ultimate version of yourself!