



SERVICES OFFERED

WELLNESS PROGRAM EVALUATION

- ◆ Planning with Human Resource & Risk Management
- ◆ Pre-employment testing
- ◆ Ergonomic worksite evaluation
- ◆ Research Study on Company Wellness Program
- ◆ Incentive Programs

HEALTH FAIRS

- ◆ Vendors & Speakers
- ◆ Publicity and Decorations

HEALTH SEMINARS

- ◆ A speaker's bureau with topics to last an entire year.
- ◆ CPR/First Aid/AED training

GROUP TESTING

- ◆ Pertinent health and fitness employee tests

MANAGEMENT TRAINING & SUPPORT

- ◆ Diversity, Sales, and Communication Workshops
- ◆ Psychological & Fitness tests
- ◆ Certified Professional Coaching

FITNESS CLASSES

- ◆ Muscle Conditioning, Yoga & Entering the Zone classes

PERSONALIZED PROGRAMS

- ◆ Personalized Training, Program Design, Nutrition Consulting & follow-up sessions.

PRODUCTS

- ◆ Books, newsletters, user friendly website & products

WELLNESS PROGRAM EVALUATION

Purpose: Destiny Management will provide you with the quantitative data needed to evaluate the effectiveness of your current wellness program, or data to demonstrate the benefits of instituting a wellness program in your company.

Objective: To determine whether or not the current wellness program or having an on-site wellness program will decrease employee turnover, absenteeism, improve productivity, return on investment, and lower health care costs in a one year period.

Strategies: Destiny Management in conjunction with Human Resources will conduct research with a small group of employees and meet with various departments to evaluate and make recommendations on factors which could improve work performance and reduce injury to employees. Destiny Management will offer three group programs a week to employees.

Research Data

Destiny Management will take a control group, an education only group, and a supervised training group and monitor each on specific parameters determined by the company. Key results will be provided for one year to the company to assist in giving pertinent research data for assessment of the effectiveness of the wellness program

On-Site Evaluation

- ◆ Meet with Human Resource personnel to review absenteeism, L & I claims, and insurance premiums for each department
- ◆ Review the needs of each department from the employer's and employee's perspective and implement various tests to determine the physical readiness of a candidate for a particular position
- ◆ Analyze each workstation for ergonomic measures, review job rotation, and review any tools and equipment for ergonomic adaptations. Provide spinal screening as an option.
- ◆ Provide a written report with recommendations. We will work with Human Resources to develop an incentive program

Fees

\$500 a month

Destiny Management will provide monthly on-site evaluations and three weekly group programs selected by the company. Certain options can be broken up on an individual basis if requested. For example, employees can pay individually for all of the cost or a portion of the cost of the group programs based on the company's decision. Destiny Management's research study will offer hands-on training to the supervised group of 4-5 people as part of the research data compiled.

HEALTH FAIRS

Purpose: Destiny Management will provide multiple, qualified, health and wellness resources in a very effective format with the space and time given for this event.

Objective: By encouraging healthier choices, companies open the door to improved morale of their employees with a decrease in turnover, improved productivity & decision making, decreased health care costs, and sick days.

Strategy: Each participant will have the opportunity to discover more about themselves, and what wellness alternatives are available to them. Ultimately, participants will decide to make healthier choices so they can live more productive lives.

Vendor Participants

Destiny Management can provide and make all the arrangements with all the vendors who will participate in the event. Destiny Management will work with any additional vendors suggested by the company. Our vendors provide some effective health assessments and information for participants like **Glucose, Cholesterol, Bone Density, Body Fat, Flexibility, Strength Testing, as well as Blood Pressure, Spinal, and Health Screenings**. If you specify what types of vendors, we will do our best to bring the product or service to your site. We also have therapists available to provide services on site.

Presentations

Destiny Management has a Speaker's Bureau who can provide speakers who will give 15 to 30 minute presentations at 1-4 different locations if needed throughout the event. Please see attached sheet on Workshop for some of the topics available.

Publicity

Destiny Management will provide publicity through flyers, and a disc for ongoing email reminders. The flyer would include vendors, presenters, topics, and locations, etc.

Decorations & Catering Services

Destiny Management will provide balloons and door prizes from vendors. Companies may request more elaborate decorations for an additional charge. Destiny Management can coordinate catering or any food preparation if the company wishes to provide refreshments for their employees.

Fees

Two Hour Health Fair	\$ 400
Four Hour Health Fair	\$ 700
Four (Two Hour Split) Health Fair	\$ 800
All Day Health Fair	\$1000

GROUP TESTING

Purpose: Destiny Management will offer a wide variety of testing to create awareness and choices for employers and employees to improve their health and productivity levels.

Objective: By encouraging healthier choices, companies open the door to improved morale of their employees with a decrease in turnover, improved productivity & decision making, decreased health care costs, and sick days.

Strategies: Destiny Management will create a plan to provide testing for employees based on specified times, spaces, and finances as directed by the company.

Testing

- ◆ **Psychological test** to measure job satisfaction & employee morale
- ◆ **Physical Activity Readiness Questionnaire** for screening of potential health problems
- ◆ **Body Composition testing and circumference measurements** to determine baseline measures
- ◆ **3-minute step test** to determine cardiovascular condition
- ◆ **Push-up test** to determine upper body endurance
- ◆ **Curl-up test** to determine trunk endurance
- ◆ **Sit & Reach test** to determine flexibility measures
- ◆ **Glucose testing** to determine sugar levels
- ◆ **Blood Pressure** to determine heart health
- ◆ **Heart Health and Stress Management** questionnaire
- ◆ **Cholesterol Testing** to determine health risks
- ◆ **Bone Density Testing** to determine risk factors for osteoporosis

Fees

1-20 People	\$25 per person
21-49 People	\$20 per person
50+ People	\$15 per person

Or

\$59 per hour per Destiny Management Representative

HEALTH SEMINARS

Purpose: Destiny Management will provide health related seminars by qualified, motivational speakers from our Speaker's Bureau.

Objective: By encouraging healthier choices, companies open the door to improved morale of their employees with a decrease in turnover, improved productivity & decision making, decreased health care costs, and sick days.

Strategy Destiny Management will implement and coordinate monthly or customized seminars based on space and time available. Destiny Management can do other requested topics.

Topics

- ◆ **Gimmickless Nutrition** - Learn the key principles of calories, spacing of meals, and ratios of protein, carbohydrate, and fat to maximize health and progress
- ◆ **Resistance Training & Flexibility** - Learn how to incorporate these two key fitness elements into your lifestyle, safely and effectively
- ◆ **Cardiovascular Training** - Learn keys in maximizing your progress in minimal time
- ◆ **Habits: The Pluses and Minuses** - Discovering your habits & what works for you.
- ◆ **Managing Stress in the New Millenium** - Family stress, work stress, recreation stress = mental and physical breakdown. Learn how to cope with life in the new millenium
- ◆ **Back Care** - A unique enlightenment into the process of prevention & rehabilitation

Fees

\$15 per person **or** \$59 per hour per representative for a 4+ hour day

MANAGEMENT TRAINING & SUPPORT

Purpose: Destiny Management will provide specified training for management to reduce stress and improve health and habits of management in the workplace.

Objective: By encouraging healthier choices, companies open the door to improved morale of their employees with a decrease in turnover, improved productivity & decision making, decreased health care costs, and sick days.

Strategy: Destiny Management will offer exclusive, management oriented trainings & support in your company to create a supportive, productive team of managers.

Programs and Forums

- ◆ **Diversity in the Workplace** - Key for effective hiring, training, creating and managing teams. Understand different learning and cultural styles to communicate effectively.
- ◆ **Personality Styles & Sales Training** - Learn how to effectively communicate with different people and the seven key steps to ensure sales success
- ◆ **Fitness Forums** - Stretching, Tubing Workouts, Isometrics at your desk, Weight Room Instruction, Cardiovascular Training, and Nutrition

Certified Professional Coaching

Coaching Destiny Management will offer certified professional coaching for all management who requests having a partner for their success. The coach and client create an aligned, valued partnership with a extensive inventory and weekly sessions for a 3 month period. The coach is the client's advocate who reinforces optimal growth and success. The benefits will be increased awareness, being more at choice, clarity, and a greater capacity to get things done effectively.

Fees

For all Workshops and Forums

\$59 per hour per representative for an 4+ hour day

For all Certified Professional Coaching Sessions

\$99 per session per representative

(Participants can pay individually or a portion of the cost for each coaching session based on the company's decision.)

FITNESS CLASSES

Purpose: Destiny Management will offer group fitness classes based on time and space available.

Objective: By encouraging healthier choices, companies open the door to improved morale of their employees with a decrease in turnover, improved productivity & decision making, decreased health care costs, and sick days.

Strategy: Destiny Management will offer on-site group exercise and nutrition classes to create more incentive and opportunities for people to consistently build good nutritional habits and exercise into their lives. Other programs can be added based on interest of the employees.

Classes

- ◆ **Muscle Conditioning Class:** Five week course for beginning weight training. Group training designed to get you motivated and introduce you to other people with similar goals. Handouts will be given as an information/educational tool. The handouts used will be based on the needs of the group.
- ◆ **Yoga** Group training on stretching to strengthen muscles, tone and improve flexibility. This is an ongoing class which can adapt to various levels as needed for participants.
- ◆ **The Training Zone class:** A 12 week intermediate class designed to educate you on basic Anatomy, Physiology, and Kinesiology. You are taught the key principles of frequency, intensity, and duration for resistance, cardiovascular, and flexibility training. It also includes the nutrition program and educates you on the principles of calories, spacing, and ratios. It includes a training manual with all of the key information as well as key tips. You get to keep the manual and you will design your own program as part of the course.

Fees

Muscle Conditioning & Yoga Classes
\$6.60 per person per class prepaid...
with a minimum of 8 people per class

The Training Zone Class
\$15 per person per class prepaid ...
with a minimum of 4 people per class

PERSONALIZED PROGRAMS

Purpose: Destiny Management will offer more personalized programs for employees who prefer a more customized approach to fitness and nutrition.

Objective: By encouraging healthier choices, companies open the door to improved morale of their employees with a decrease in turnover, improved productivity & decision making, decreased health care costs, and sick days.

Strategy: Destiny Management will offer four services: fitness with material and internet options, personalized training sessions, customized nutritional consultations with hard copy and internet options, and follow-up consultations.

Program Design

A completely individualized routine including all fitness parameters. For those people who need the structure, safety, and want to maximize their progress but do not need a weekly appointment. Hard copy and Internet options available. Hard copy programs come with The Final Edge to Metabolic Control book/video system and a training journal so the you can record pertinent information each workout and turn in on a weekly basis for review. The programs are designed for 10 weeks.

Personal Training Sessions

Designed for those clients who want or need individual attention and motivation. It guarantees maximum progress with safety. Highly educational with qualified, certified trainers.

Nutrition Programs

Determines the correct number of calories, meals, and ratios of protein, carbohydrate, and fat for each individual. Comes with an recipes and educational material. Hard copy and Internet options available.

Follow-Up Consultations

Designed to provide feedback and motivation by reviewing questions, performing body composition, circumference measurements, and fitness testing to gauge progress, and making sure the programs are working correctly and fitting into individual lifestyles.

Fees

Program Design \$99

Personal Training Session \$51

(Reduction of price with the number of sessions purchased)

Nutrition Program \$99

Follow-up Consultations \$25 per person

Fees can be paid individually or a portion based on company's decision.

PRODUCTS

- ◆ **The Final Edge to Metabolic Control™**: A book & support system providing education on key fitness parameters
- ◆ **The Ingredients™ Recipe Book**: Full of healthy and tasty recipes
- ◆ **The Iron Athlete Training Journal™**: Helps keep track of progress and provides important feedback
- ◆ **Dietary Information Workbook GuideT**: Gives you key nutritional information for losing or gaining weight
- ◆ **Supplements**: To compliment your training & nutrition program
- ◆ **Clothing**: Workout in style and comfort and branded with the company logo, motivational sayings, or just about anything
- ◆ **Newsletter**: All we need is an email address so you can receive valuable health tips
- ◆ **Internet Options**: Valuable educational tools

We will show you the effectiveness of your wellness program and show you what this means to your bottom line.

We take a control group, an educational group, and a hands-on group through beginning and ending testing parameters and provide you the data with the differences among the groups.

This will show you:

- ◆ **Turnover can be reduced up to 32%**
- ◆ **Reduce absenteeism up to 80%**
- ◆ **Improve productivity up to 12%**
- ◆ **Earn a return on investment up to 615%**
- ◆ **Decrease medical claim costs by 55%**

RESEARCH DATA

ANNUAL EMPLOYEE TURNOVER

British Columbia Hydroelectric employees revealed a turnover rate of **3.5%** for fitness program participants, compared with a company average of **10.3%**. *Benefits of Employee Health Programs, Cigna, 1991.*

The Canadian Life Assurance Company found turnover among fitness program participants was **32.4%** lower over a seven-year period compared with non-participants. *Canadian Journal of Public Health, Peter Leatt, et.al., January/February, 1988.*

Tenneco found that those who participate in its' corporate fitness program were **13%** less likely to leave than other employees. *Business & Health, Kathleen Doherty, February 1989*

IMPROVED PRODUCTIVITY

Improved Decision Making: "Executives who workout regularly are actually better decision makers," concluded Dr. Gariel Salvendy (Purdue University). "Fitness level of exercisers over a 9 month test period had risen 22% while ability to make company decisions had increased 70% over those non-exercisers."

Robert J. Brosmer, Deborah L. Waldron, Health and High Performance, 1991.

Improved Efficiency: NASA found that participants in an exercise control program had increased stamina and work performance which amounted to a 12.5% increase in productivity. *Company Sponsored Employee Fitness Program, The Association for Fitness in Business, 1991.*

Improved Concentration: Union Pacific Railroad found 75% of participants thought regular exercise helped them achieve higher concentration and relaxation levels at work. 80% felt exercise helped increase productivity.

Health Values, Joe Leutzinger, M.S., Daniel Blanke, pH.D., September/October, 1991.

Boost Morale: At Asstchi & Saatchi Advertising, 63% of employees enrolled in its' fitness program cited improved productivity and 75% said it boosted morale.

Good Health Good Business, Johnson & Johnson, Second Quarter, 1990.

Reduced Mental Errors: "Fit workers committed 27% fewer errors on tasks involving concentration and short term memory as compared to un-fit workers."

Ergonomics, Hans Sjoberg, 1983.

REDUCE EMPLOYEE ABSENTEEISM

Mesa Petroleum's absenteeism was over **50%** lower than the national industry average as a result of its' fitness program - 1.6 days per year, compared to the national industry average of 3.4 days per year. *Reports on Mesa Corporate Health and Fitness Program, Mesa, Inc., 1990.*

Northern Gas Co. employees who are in the corporate exercise program have **80% fewer sick days** than non-exercising employees. *Health Promotion and Education Programs, riverside Occupation Health Services, 1991.*

DuPont showed that blue collar employees in its' corporate fitness program used **14% fewer disability days** than non-participants, resulting in a total of 11,726 fewer net disability days for the company. *American Journal of Health Promotion, Kenneth R. Pelletier, Editor, March/April 1991.*

The Dallas, Texas Police department reported a **29% decrease** in sick leave for its' fitness program participants, while non-participants sick leave increased by **5%**. *Company sponsored Employee Fitness Programs, The Associations for Fitness in Business, 1991.*

RETURN ON INVESTMENT

The Coors Brewing Co. found that, in 1990, it returned \$6.15 for every dollar spent on its' corporate fitness program. This was the sixth year of its' fitness program with annual returns from \$1.24 to \$8.33 for each dollar spent. *This is Corporate Wellness and its' Bottom Line Impact, Wellness Councils of America, 1991.*

Kennecott Copper Co. show that, over four years, for every dollar invested in its' corporate fitness program, the company returned \$5.78. *The Cost Effectiveness of Corporate Wellness Programs, American Institute of Preventive Medicine, 1991.*

Equitable Life Assurance realized a return on investment of \$5.52 per \$1 in the first year of its' corporate fitness program. *Fitness in business, Robert Kaman, pH.D., October, 1987.*

General Mills: In the first year of its' TriHealthalon employee fitness program, General Mills received a payback of \$3.10 per dollar invested. In the second year, the payback increased to \$3.90 per dollar invested. *American Journal of Health Promotion, e. Andrew Wood, et al, November, 1989.*

Xerox: Over a two-year period, Xerox realized a 5-1 return on investment. *Club Business International, February 2002.*

LOWER HEALTH CARE COSTS

Steelcase showed that medical claims costs were 55% lower for corporate fitness program participants than non-participants over a six-year period - an average of \$478.61 for participants vs. \$869.98 for non-participants.

The American Journal of Health Promotion, Louze Tze-ching Yen, et al, September/October, 1991.

Mesa Petroleum found, as a result of instituting a corporate fitness program, health care cost per employee rose only 4.8% compared to the national average of 105%. Their health care costs per employee were \$1,121 compared to the then national average of \$3,560.

Report on Mesa Corporation Health and Fitness Program, Mesa Inc., 1990.

The Scoular Grain Co. reduced health care costs by over \$1 million in 1989, the first year of its' fitness program - or \$1,500 for each of its' 600 employees.

This is Corporate Wellness, Wellness Councils of America, 1991.

DuPont found that, in a three-year study, it saved **\$1.6 million** in the first year of its' fitness program, **\$1.5 million** in the second, and **\$3 million** the third year.

American Journal of Public Health, Robert L. Bertera, p.H.D., September, 1990.

Texas Instruments achieved a 91% reduction in worker's compensation costs for MSDs (Musculoskeletal Disorders) - from \$2.6 million in 1991 to \$224, 000 in 1996. Also, the average cost for each MSD claim declined from \$21,946 in 1991 to \$5,322 in 1996

Puget Sound Business Journal, Sougata Mukherjee, September, 1997.

Xerox decreased the average cost per injury from \$9,482 for non-participants to \$5,506 for participants. *Club Business International, February 2002.*

THE BOTTOM LINE

"Wellness programs in general, and fitness programs in particular, may be the only employee benefits which pay money back."

D.W. Edington, p.H.D.

University of Michigan

BOOST MORALE
IMPROVED CONCENTRATION
IMPROVED DECISION MAKING
REDUCED MENTAL ERRORS
IMPROVED EFFICIENCY

RESEARCH SHOWS

Those who do not exercise vigorously (the equivalent of climbing 15 flights of stairs or walking 1 1/2 miles four times per week) also have double the health care costs, with 35% more in-patient hospital days, than those who exercise.

Human Resources Magazine

American business already spends up to 45% of its' net profit on health-care costs. Last year General Motors spent more money per car on health-care than on steel.

Fitness Management

Health insurance premiums for small companies increased by an average of 23% during the past year, according to National Small Business United. Most increases ranged from 1% to 25%, but 17% of the surveyed companies reported increases from 26% to 50%. No wonder health insurance costs and availability were cited as the most important problems the small company faces.

Inc. Magazine

According to an estimate by the National Safety Council, in 1999, on-the-job injuries cost the American economy \$125 billion—including \$62 billion in lost wages and productivity and \$19.9 billion in medical costs—or approximately three times as much as the cost of workers compensation insurance for that year.

Club Business International

GROWING TRENDS

"Without a doubt, RMI (Repetitive-Motion Injury) cases are ballooning; they've increased 13-fold in the past decade. Repetitive-motion injuries account for nearly \$20 billion in workers' comp costs annually and an estimated \$100 billion in lost productivity and turnover. Smart businesses aren't waiting for regulations or lawsuits to prompt action.

Inc. Magazine

In a nationwide survey of 1,700 companies, the Washington Business Group on Health found that 32% of the companies with 50 or more employees have a physical fitness program; almost 64% of the companies with 750 or more employees have such programs.

Crain's New York Business
Magazine

"The evidence pointing to the success of fitness programs improving employee health practices, reducing medical and disability costs, and improving productivity is indisputable."

Kenneth R. Peletier, pH.D.
American Journal of Health

BENEFITS

A survey conducted by Lee Hecht Harrison, the world's largest international placement firm, reveals that a health club membership is the perk that job seekers desire most from their next employer.

EMPLOYER

- *Decrease Health Care Costs**
- *Reduced Employee Turnover**
- *Increased Employee Productivity**
- *Improve Efficiency**
- *Reduced Absenteeism Time**
- *Reduced Disability Time**
- *Positive Return on Investment**
- *Increase Employee Morale**
- *Reduced Mental Errors**

EMPLOYEE

- *Increased Energy**
- *Decrease Injury Rate**
- *More Free Time**
- *Improved Relationships**
- *Increased Quality Time**
- *Longer & Happier Life**

All programs products may be provided by us or licensed. If licensed, we will provide training to all personnel you deem necessary to successfully implement the programs. We will also provide any follow-up needed to ensure the success of your Wellness Program.

Company Background and Philosophy

Destiny Management[®] and staff believe that *every* person deserves self-respect and great health. We understand that unlike the Hollywood stars, not all of us are blessed with the time and circumstances to be able to visit the gym on a daily basis.

Destiny Management[®] strives to make fitness and good health reachable for everyday people. We want to see *you* succeed! Our clients range from 14-79 years of age.

Seminars and corporate consultation are becoming increasingly popular as leading edge companies are recognizing the financial benefits of wellness, but are not ready to commit to the high costs of in-house Wellness Directors.

Destiny Management[®] believes that knowledge is a key to health. All of our trainers are professionally certified, and participate in continuing education, allowing us to ensure top quality training for our clients.

Destiny Management[®] is proud to make our system available to all; now, more people can enjoy the benefits of total wellness without ever leaving their homes! In fact, *Destiny Management*[®] instructors assist anyone, anywhere, regardless of age, sex, or physical limitations, in reaching their fitness goals. No matter what the starting point, everyone can make great progress. We can help!

"When I started *Destiny Management*, Personal Training was a luxury reserved only for Hollywood celebrities and the very wealthy. Since then, *Destiny Management* has grown into an industry that is wide spread throughout the United States and has found a strong base in the Pacific Northwest.

Fitness is something that should be available and enjoyable to everyone. *Destiny Management's* comprehensive programs have been developed and designed to help clients meet their individual physiological and psychological goals. We offer a full spectrum of fitness services ranging from weight loss to weight gain programs, sports specific conditioning programs for any competitive level, limited time frames and general conditioning programs.

Each trainer at *Destiny Management* is committed to make training fun and challenging. We always provide ongoing quantitative feedback based on the progress of our clients. Whatever the goal, whatever the scheduling conflict, whatever the excuse, *Destiny Management* trainers will help clients overcome it and move past it."

Terry Linde
President