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Physical Health as a Component of Well-Being

*How Exercise, Nutrition, and Sleep Improve Mental
Health—and Why That Matters for the Trusts We Draft*

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The Big Picture: Physical and Mental Health Are Connected

Exercise

The most-studied physical health behavior for mental health. Clinical trials show it matches, and in some measures surpasses, antidepressant medication for depression.

Nutrition

Dietary improvement reduces symptoms of depression and anxiety. In one clinical trial, benefits appeared in as little as two weeks.

Sleep

Improving sleep causally improves depression, anxiety, stress, and rumination — supported by 65 randomized controlled trials covering 8,608 people.

Global Council on Brain Health

The Global Council on Brain Health—an independent scientific panel convened by AARP and Age UK, drawing on researchers and clinicians from around the world—has determined that improved mental well-being directly improves brain health. As part of their research, the Council examined what behaviors improve mental well-being. Three of their core recommendations: (1) exercise regularly, especially outdoors; (2) get seven to eight hours of sleep each night; and (3) eat healthy foods. The Council has issued comprehensive reports on well-being, nutrition, sleep, and physical activity.

Leading Models of Well-Being Include Physical Health

Building on Martin Seligman's PERMA model, researchers added health as a sixth element, creating PERMAH—recognizing that eating well, moving regularly, and sleeping adequately form the physical foundation of well-being. (Butler & Kern 2016). Other researchers have proposed PERMA-V, which adds vitality (encompassing physical energy, health, and lifestyle choices) as a sixth pillar supported by empirical evidence. Gallup's research across 150+ countries confirms physical well-being independently predicts life satisfaction.

Exercise and Mental Health

The evidence is stronger than most people realize

43%

fewer bad mental health days

People who exercised had 43% fewer bad mental health days per month. Study of 1.2 million U.S. adults. (Chekroud et al., Lancet Psychiatry, 2018)

218

clinical trials reviewed

Multiple exercise types were substantially more effective than antidepressants for depression. Walking/jogging showed the largest benefit. (Noetel et al., BMJ, 2024)

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exercise matched therapy

Exercise matched cognitive behavioral therapy (talk therapy) in effectiveness for treating depression. (Noetel et al., BMJ, 2024)

What This Means for Trust Drafting

- According to the Chekroud paper, the optimal dose of exercise for improving mental health is 3–5 sessions per week (45 minutes each). The Physical Activity Guidelines for Americans recommend at least 300 minutes of moderate-intensity aerobic activity per week for maximum health benefits (or 150 minutes of vigorous-intensity activity), plus strength training involving all major muscle groups at least twice a week.
- The January 2026 Cochrane review (73 trials, nearly 5,000 participants) found little to no difference between exercise and medication in direct comparisons—another strong endorsement for exercise as treatment.
- Important: when people with depression had more freedom to choose how they exercised, benefits were smaller. Structure and accountability matter. This directly supports trust provisions funding specific, structured programs.

Healthy Eating and Mental Health

The connection is real, fast, and clinically meaningful

2 weeks

Young adults given extra fruits and vegetables showed clear improvements in vitality, motivation, and flourishing—in just 14 days.
(Conner et al., PLoS One, 2017)

Fruit > Chocolate

People eating fruit felt better than those eating chocolate. The “comfort food makes you happy” idea is a myth.
(Smith & Rogers, Frontiers in Nutrition, 2014)

Clinical Trial

Adults with major depression who improved their diet (more vegetables, fruits, whole grains) showed significantly reduced depressive symptoms.
(Jacka et al., BMC Medicine, 2017 — the “SMILES” trial)

Confirmed

A review of multiple clinical trials confirmed that dietary improvement reduces symptoms of both depression and anxiety.
(Firth et al., Psychosomatic Medicine, 2019)

Sleep and Mental Health

Improving sleep directly causes improved mental health

A review of 65 randomized controlled trials (8,608 people): when researchers improved sleep, mental health improved — depression, anxiety, stress, and rumination.

Because these were controlled experiments, the results support a causal conclusion: improving sleep directly improves mental health. (Scott et al., Sleep Medicine Reviews, 2021)

7–9 hours

The National Sleep Foundation and American Academy of Sleep Medicine both recommend 7–9 hours per night. Less than 7 hours raises risk of heart disease, metabolic problems, and mental health disorders.

2.5× risk

People averaging 6 hours of sleep or less were 2.5 times more likely to experience frequent mental distress. Study of nearly 274,000 U.S. adults. (Blackwelder et al., Preventing Chronic Disease, 2021)

Consistency

Going to bed and waking at the same time every day is important for mental and physical health. Irregular schedules are linked to obesity, diabetes, and impaired thinking. (National Sleep Foundation, Sleep Health, 2023)

First-Line Treatment

Cognitive behavioral therapy for insomnia is the recommended first-line treatment, ahead of medication. It changes the behaviors and thought patterns that prevent good sleep.

How Physical Health Improves the Brain

The mechanisms behind the mental health benefits

Exercise produces chemical changes in the brain that explain why its mental health effects are so powerful:

Endorphins & endocannabinoids

Exercise increases the brain's natural painkillers and mood boosters — the same chemicals behind “runner's high” and reduced anxiety.

Serotonin & dopamine

Exercise raises the same brain chemicals targeted by antidepressant medications. This is why exercise works comparably to medication for many people with depression.

Stress hormone regulation

Regular exercisers are more resilient to stress. Their bodies manage the stress hormone cortisol more effectively — exercise builds a biological buffer against stress.

Memory, attention & thinking

Exercise improves cognitive performance for up to two hours after a single workout. One study found aerobic exercise reversed age-related brain shrinkage by one to two years.

(Erickson et al., Proceedings of the National Academy of Sciences, 2011)

The Bottom Line for Estate Planners

- **The research is clear.** Exercise, healthy eating, and good sleep improve depression, anxiety, stress, resilience, memory, and overall well-being.
- **These are not minor effects.** In the largest review of clinical trials to date, walking and jogging were more than twice as effective as antidepressants for depression, and exercise matched talk therapy. Improving sleep causes meaningful reductions in anxiety and stress. A healthier diet reduces depression symptoms in as little as two weeks.
- **People struggle to prioritize these habits.** They often lack structure, accountability, or resources. Trust provisions that fund physical health activities can remove those barriers.
- **The science supports a broad, flexible approach.** Walking is effective. Yoga is effective. A better mattress is effective. The key is making it easier for beneficiaries to do what the research says works.
- **Structure helps.** People with depression did better when they had less choice and more structure in their exercise routines. This supports trust provisions that fund specific, structured programs rather than leaving everything open-ended.

The Health & Well-Being Journal™ — Physical Health Pillars

A structured system that addresses the three behaviors the research identifies

Healthy Eating

Meal-planning pages, a personalized healthy diet questionnaire, and simple strategies for improving food quality — without calorie counting, restriction, or rigid meal plans.

Exercise

Daily scheduling prompts to plan physical activity, with tracking to build the consistency the research shows is critical. Structure replaces willpower.

Sleep

Self-care logging that includes sleep tracking, supporting the regularity and duration the research recommends. A study of 21,000+ students found 8–9 hours predicted the best mental health outcomes one year later.

Why Structure Matters

The BMJ review of 218 clinical trials found that when depressed participants had more autonomy in choosing how they exercised, benefits were weaker. People with depression benefit from clear direction and accountability. The journal provides exactly that: plan your meals, schedule your exercise, track your self-care. Process replaces willpower. (Noetel et al., BMJ, 2024)

The Health & Well-Being Journal™ — Mental Well-Being

Evidence-based practices that directly improve happiness, resilience, and purpose

In addition to the three physical pillars, the journal directly targets mental well-being through:

Gratitude Practice

Weekly gratitude exercises build resilience and improve well-being. Individuals who wrote about things they were grateful for reported higher well-being and more positive affect. (Emmons & McCullough, Journal of Personality and Social Psychology, 2003)

Meaning and Purpose

Daily prompts help users recognize and repeat experiences that bring happiness, peace of mind, and a sense of purpose — directly targeting the Meaning component of Seligman's PERMA model. (Seligman, Flourish, 2011)

Positive Emotions & Engagement

By scheduling activities that bring energy and focus, users cultivate the positive emotions that Fredrickson's broaden-and-build theory shows expand our cognitive and behavioral capacity. (Fredrickson, American Psychologist, 2001)

Cultivating Awe

Weekly prompts help users identify and intentionally seek out experiences of wonder and awe. Research shows these experiences reduce stress, increase life satisfaction, and promote a sense of connection to something larger than oneself. (Bai Y, Journal of Personality and Social Psychology, 2021)

Available Now

The Health & Well-Being Journal™

A 13-week, 10-minutes-a-day guided system that translates the research summarized in this presentation into a daily practice.

It provides structured daily prompts to help you plan meals, schedule exercise, improve sleep, and intentionally build a life of meaning and purpose.

Also coming in 2026:

Eat Like an Expert (book) · *100 Days of Gratitude (journal)*

Both available at KeithAHerman.com

About the Presenter

Keith A. Herman

Keith A. Herman is a partner at Harrison LLP, the only national boutique private wealth planning firm.

In addition to his legal practice, Keith has spent years studying the peer-reviewed research on health, nutrition, and habit change—applying the same evidence-analysis skills he uses in his legal work to the often confusing world of health information. He developed the Health & Well-Being Journal™ to translate that research into a practical, structured daily system accessible to everyone.

Keith's book, *Eat Like an Expert*, and his next journal, *100 Days of Gratitude*, will both be available for sale at KeithAHerman.com in 2026.

KeithAHerman.com

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Exercise & Physical Activity (1–10)

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Nutrition & Diet (11–15) · Sleep (16–25)

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Appendix

Sample Trust Provision: Physical Health and Wellness

For reference — full language provided in PDF handout

Sample Trust Provision — Grantor’s Intent & Authorized Distributions

ARTICLE ____ : PHYSICAL HEALTH AND WELLNESS DISTRIBUTIONS

Section 1. Statement of Grantor’s Intent

“It is the Grantor’s deeply held belief that physical health is foundational to a life well lived. A growing body of scientific evidence demonstrates that regular physical activity, sound nutrition, and adequate, high-quality sleep profoundly improve not only physical health but also mental health, emotional resilience, cognitive function, and overall well-being... This Article is intended to be interpreted liberally and broadly in favor of making distributions that support the physical health and wellness of the Beneficiaries.”

Section 2. Authorized Distribution Categories

(a) Exercise	Gym memberships, personal trainers, sports leagues, home equipment, athletic footwear, race registrations, online fitness platforms.	(b) Nutrition	Registered dietitian services, meal delivery services focused on whole foods, cooking classes, kitchen equipment, farm subscription programs delivering fresh produce directly from local farms, grocery delivery.
(c) Sleep Health	Sleep studies, cognitive behavioral therapy for insomnia, high-quality mattresses and bedding, temperature regulation devices, blackout curtains, white noise machines, wearable sleep trackers.	(d) Health Monitoring	Wearable fitness devices, smartwatches, body composition scales, blood pressure monitors, health and wellness apps.
(e) Professional Guidance	Preventive screenings, health coaching, physical therapy, chiropractic care, massage, sports medicine, workplace furniture and equipment designed to support proper posture and reduce physical strain.	(f) Education & Retreats	Wellness retreats, health education courses, structured journals and tracking tools designed to build accountability for healthy habits.

Sample Trust Provision — Trustee Guidance & Protections

Sections 3–7: Beneficiary Requests, Participation, Discretion, Coordination, and Trustee Protection

Section 3. Beneficiary-Initiated Requests

Any current Beneficiary may submit a written request for a distribution under this Article. The Trustee shall give good-faith consideration to each request but retains sole and absolute discretion to approve, modify, or decline.

Section 4. Reasonable Participation

The Trustee may condition continued funding on the Beneficiary's reasonable participation. Rigid requirements are not imposed — illness, injury, and life transitions are accounted for. A Beneficiary who switches activities (e.g., personal trainer to yoga) is not deemed to have failed.

Section 5. Guidelines for Trustee Discretion

Factors include: Beneficiary's health status, age, and ability; likelihood the expenditure will contribute to well-being; reasonableness of cost relative to trust assets; Beneficiary's demonstrated good-faith commitment; and Beneficiary's own goals and preferences.

Section 6. Coordination with Other Trust Provisions

Distributions under this Article are in addition to, and shall not reduce, any other distribution authority including HEMS. If a distribution could fall under both this Article and another provision, the Trustee may choose the applicable provision.

Section 7. Trustee Protection

The Trustee shall not be liable for distributions made in good faith that do not achieve a desired health outcome, nor for declining a request after exercising reasonable judgment. The Trustee may rely on qualified health professionals and is entitled to reimbursement for reasonable costs of

administering this Article.