

For Your Benefit

JANUARY 2015

Resolve to be well this year

Follow these tips for healthy aging

Nutrition strategies to help ensure healthy aging include:

- Eating foods from the basic food groups in healthy amounts
- Drinking plenty of fluids
- Taking vitamin and mineral supplements, if necessary
- Sparingly eating foods with sugar, fat, and cholesterol
- Getting about 45 percent to 65 percent of daily calories from carbohydrates
- Getting 10 percent to 35 percent of daily calories from protein

Physical activity requirements for healthy aging include:

- At least 30 minutes of moderate-intensity activity most days of the week
- At least 30 minutes of high-intensity activity at least 3 days a week
- Strength training with weights or an exercise machine a few days a week

The appropriate schedule for medical exams depends on your age, sex, and physical health. For young people in good health, once every few years might be enough. When a person is over 50, he or she should be examined annually. Screening for various diseases generally depends on a person's sex and age. Check with your doctor about such things as breast and prostate exams.

In addition to seeing the doctor, you should see a dentist twice a year for cleanings and checkups. Also get regular eye exams, and if you work in a noisy environment or experience hearing problems, get your hearing checked regularly as well.

Content provided by BLR®—Business & Legal Resources



Where the weather meets the road

Drive safely in winter weather

Vehicle safety experts note that while much has been done to keep people safe on the road, no state has fully implemented all the interventions proven to increase use of seat belts and crash-prevention measures. The federal government recommends that states take steps like increasing seat belt use through primary enforcement. That means a driver can be stopped and cited for a seat belt violation. Without primary enforcement, a seat belt citation can only be issued if the driver is pulled over for another citable violation.

So those are the actions governments can do. What about drivers themselves?

Driver's education

With winter weather in full swing, it's a good time to review safe-driving basics.

Take these precautions:

- **Use a seat belt at all times.** That goes for passengers, too.
- **Avoid taking medications that could make you drowsy** while behind the wheel.
- **Avoid distractions** such as talking or texting on cell phones, adjusting the radio or other controls, and eating or drinking while driving.
- **Continually search the roadway** to be alert to situations requiring quick action.
- **Keep your cool in traffic;** be patient and courteous to other drivers. Do not take other drivers' actions personally.
- **Reduce stress by planning your route ahead of time,** allowing plenty of travel time, and avoiding crowded roadways and busy driving times if possible.
- **Prepare your car and yourself for inclement weather.** Carry jumper cables, a shovel, an inflated spare tire, and a bag of salt or kitty litter. You also need a personal survival kit with a blanket, drinking water, a flashlight, and nonperishable snacks.

Content provided by BLR®—Business & Legal Resources

Why all 401(k) employee education will soon be online

Many experts believe that 401(k) employee education, in its current form, does not work. I believe that it is just a matter of time until all employee education migrates to the Internet, for the following reasons:

Both spouses can participate. Every employer knows that a disadvantage in offering employee education sessions at work is that your employee may not be the financial decision-maker in the family. This means that he/she may not have much of an interest or understand what is being presented. Online learning allows both spouses to have the same learning experience at the same time, in the same place, which facilitates a much better decision-making process.

It can happen anytime. In a world when almost any activity can be flexed to meet the needs of any person, it is unusual that 401(k) employee education sessions take place in only one type of venue at an appointed time. Online learning offers your employees and their busy spouses the opportunity to learn at a time that is best for them, wherever they happen to be.

Learning can happen in short bursts. Everyone knows how easily distracted we are and how short our attention spans can be. In one hour onsite training sessions how many attendees are paying attention at minute 59? Or even after 10 minutes? Most successful online training programs offer short five to seven minute modules. Who can't commit to watching a video for five minutes?

Also see: The power of incentives in 401(k) plans

It's 'YouTubian.' A friend of mine commented that any time he wants to learn something he heads to YouTube and loads a how-to video. Many of us have done this as YouTube

has evolved into both an entertainment and learning platform. None of us have to be trained to use online tools. We already know how to do it.

It is cost effective. There are no travel, materials or personnel costs associated with online learning.

It is happening with financial wellness training. Many types of training have migrated to the internet and found a home. Financial wellness training, a close relation to 401(k) employee education, has been offered by many employers to their employees for years via the Internet.

It does not pull employees away from their work. Many employers make their employee education sessions mandatory. They should be, especially since management has committed time and energy to the process. However, many employees don't want to be there, for any number of reasons. There is also the issue of lost productivity that employers avoid with online training. Finally, many employees resent training that is scheduled over their lunch hours or outside of work. They view it as a loss of their free time.

Learning can occur at the same time for everyone. An issue in large companies, learning opportunities can be made available for all employees, regardless of their location, at the same time. No one needs to wait until they are able to attend the training session or watch the video in order to learn. Access to learning modules can be granted to all employees at once.

It is hard to imagine that with all these compelling reasons, all employee 401(k) plan education won't move online soon.

Robert C. Lawton, AIF, CRPS is President of Lawton Retirement Plan Consultants, LLC, an RIA firm helping retirement plan sponsors with their investment, fiduciary, employee education and compliance responsibilities. He may be contacted at bob@lawtonrpc.com or 414.828.4015.

