

# For Your Benefit

AUGUST 2017

## 10 Relaxation Techniques That Zap Stress Fast

By Jeannette Moninger

Relax. You deserve it, it's good for you, and it takes less time than you think.

You don't need a spa weekend or a retreat. Each of these stress-relieving tips can get you from OMG to om in less than 15 minutes.

### 1. Meditate

A few minutes of practice per day can help ease anxiety. "Research suggests that daily meditation may alter the brain's neural pathways, making you more resilient to stress," says psychologist Robbie Maller Hartman, PhD, a Chicago health and wellness coach. It's simple. Sit up straight with both feet on the floor. Close your eyes. Focus your attention on reciting -- out loud or silently -- a positive mantra such as "I feel at peace" or "I love myself." Place one hand on your belly to sync the mantra with your breaths. Let any distracting thoughts float by like clouds.

### 2. Breathe Deeply

Take a 5-minute break and focus on your breathing. Sit up straight, eyes closed, with a hand on your belly. Slowly inhale through your nose, feeling the breath start in your abdomen and work its way to the top of your head. Reverse the process as you exhale through your mouth. "Deep breathing counters the effects of stress by slowing the heart rate and lowering blood pressure," psychologist Judith Tutin, PhD, says. She's a certified life coach in Rome, GA.

### 3. Be Present

#### Slow down.

"Take 5 minutes and focus on only one behavior with awareness," Tutin says. Notice how the air feels on your face when you're walking and how your feet feel hitting the ground. Enjoy the texture and taste of each bite of food. When you spend time in the moment and focus on your senses, you should feel less tense.

### 4. Reach Out

Your social network is one of your best tools for handling stress. Talk to others -- preferably face to face, or at least on the phone. Share what's going on. You can get a fresh perspective while keeping your connection strong.

### 5. Tune In to Your Body

Mentally scan your body to get a sense of how stress affects it each day. Lie on your back, or sit with your feet on the floor. Start at your toes and work your way up to your scalp, noticing how your body feels. "Simply be aware of places you feel tight or loose without trying to change anything," Tutin says. For 1 to 2 minutes, imagine each deep breath flowing to that body part. Repeat this process as you move your focus up your body, paying close attention to sensations you feel in each body part.

### 6. Decompress

Place a warm heat wrap around your neck and shoulders for 10 minutes. Close your eyes and relax your face, neck, upper chest, and back muscles. Remove the wrap, and use a tennis ball or foam roller to massage away tension. "Place the ball between your back and the wall. Lean into the ball, and hold gentle pressure for up to 15 seconds. Then move the ball to another spot, and apply pressure," says Cathy Benninger, a nurse practitioner and assistant professor at The Ohio State University Wexner Medical Center in Columbus.

## 7. Laugh Out Loud

A good belly laugh doesn't just lighten the load mentally. It lowers cortisol, your body's stress hormone, and boosts brain chemicals called endorphins, which help your mood. Lighten up by tuning in to your favorite sitcom or video, reading the comics, or chatting with someone who makes you smile.

## 8. Crank Up the Tunes

Research shows that listening to soothing music can lower blood pressure, heart rate, and anxiety. "Create a playlist of songs or nature sounds (the ocean, a bubbling brook, birds chirping), and allow your mind to focus on the different melodies, instruments, or singers in the piece," Benninger says. You also can blow off steam by rocking out to more upbeat tunes -- or singing at the top of your lungs!

## 9. Get Moving

You don't have to run in order to get a runner's high. All forms of exercise, including yoga and walking, can ease depression and anxiety by helping the brain release feel-good chemicals and by giving your body a chance to practice dealing with stress. You can go for a quick walk around the block, take the stairs up and down a few flights, or do some stretching exercises like head rolls and shoulder shrugs.

## 10. Be Grateful

Keep a gratitude journal or several (one by your bed, one in your purse, and one at work) to help you remember all the things that are good in your life. "Being grateful for your blessings cancels out negative thoughts and worries," says Joni Emmerling, a wellness coach in Greenville, NC. Use these journals to savor good experiences like a child's smile, a sunshine-filled day, and good health. Don't forget to celebrate accomplishments like mastering a new task at work or a new hobby. When you start feeling stressed, spend a few minutes looking through your notes to remind yourself what really matters.

# Retirement: What to do if your defined benefit pension plan is frozen

Article By: Robert Powell

If you happen to work for a private-sector employer who provides as a benefit a traditional pension, you might consider putting in place a back-up plan.

Yes, in recent weeks, a number of well-known firms including UPS and General Mills have frozen the pay and service amounts used to calculate pension benefits for active employees who participate in the those plans. And more are likely to follow. In fact, in 2014, more than one out of three Fortune 500 companies froze their defined benefit plans in one way or another, according to published reports.

To be sure, fewer and fewer workers have a traditional defined benefit plan — a plan where you received a fixed amount monthly from your employer typically for as long as you or, in some cases, as long as your spouse lives — these days. Just 13% of all private-sector workers participated in a defined benefit plan in 2014 and only 44% participated in a defined (401(k)-type) plan in 2014, according to the Employee Benefits Research Institute (EBRI).

By way of background, in a defined benefit plan, each employee's future benefit is determined by a specific formula, and the plan provides a nominal level of benefits on retirement, according to EBRI. Usually, the promised benefit is tied to the employee's earnings, length of service, or both, EBRI notes.

So, for instance, let's say a 50-year-old worker planned on getting \$2,000 per month based on his or her projected earnings and length of service, but now — given a pension freeze — will receive something less than that, say \$1,500.

## So, what's a worker to do?

Take matters into your own hands. Workers affected by a defined benefit plan freeze should also consider themselves officially on notice that the pilot jumped off their retirement plane," says Jean-Luc Bourdon, a principal with Brightpath Wealth Planning. "They must take control and safely land at their retirement destination."

Get info. According to John Kilroy, a managing member of iValue Financial Planning, anyone facing a frozen defined benefit plan should first obtain information regarding options offered by the employer, including lump sum or annuity distributions of the plan balance. "In addition, the employer may be offering alternative plans, such as cash balance or other defined contribution plans, that the employee may wish to consider," he says.

Get help. Kilroy also suggests sharing that information with an adviser, preferably a certified financial professional, who can integrate the details of the frozen pension plan into a comprehensive analysis of the employee's readiness for retirement. "The significance of the plan balance to the employee's net worth will vary, thereby influencing the degree of risk associated with any potential decision," he says.

How's the company's financial health? Consider too, says Kilroy, the circumstances surrounding the employer's decision to freeze the plan. "The employer's perceived financial stability may influence the course of action considered by the employee," he says.

Kilroy recommends taking these steps before contemplating how, or whether, the employee may need to replace the loss of future contributions to the frozen plan.

Got a shortfall? If you determine that you'll have a shortfall between the income you'll need in retirement and your expenses, you'll have many options. You could save more, reduce retirement expenses, investment more aggressively, work longer, delay Social Security, or do any combination of those tactics. You might also consider buying products that provide guaranteed income, similar to that provided by a defined benefit pension plan, such as a qualified longevity annuity contract (QLAC) or deferred income annuity.

Don't, however, do this without consulting with a financial adviser who can help you determine what's best for you. "There are not easy solutions because retirement accounts involve complex choices that will vary for everyone," Bourdon says.

For example, he says guaranteed income products such as a QLAC, or immediate or deferred annuities make sense for some, but not all people.

"Rental real estate can be greatly beneficial for some retirees," Bourdon says. "It can also be a nightmare for others. So, the best thing to do is to commit to gathering the expertise needed to craft a clear, personalized and realistic plan."