

For Your Benefit

FEBRUARY 2017



Life's Simple 7

Do you know there are seven easy ways to help control your risk for heart disease? Manage your heart risk by understanding "Life's Simple 7."

Instead of hauling out those familiar New Year's resolutions about eating less and exercising more, how about focusing on something that's also very good for you in the long run – and even sooner? We're talking about your financial plan – your fiscal health, if you will. The approach of 2017 is a great time to review your plan and make any necessary revisions. With that in mind, here are 12 suggested resolutions that, if followed, can help ensure that your later years will be financially secure.

1. Get active

Daily physical activity increases your length and quality of life. If you get at least 30 minutes of moderate physical activity each day (like brisk walking), five times per week, you can almost guarantee yourself a healthier and more satisfying life while lowering your risks for heart disease, stroke and diabetes.

What To Do

Start by learning the basics about fitness. Also, children need 60 minutes a day—every day—of physical activity, so find ways to workout with your kids to help ensure their heart health in addition to your own.

2. Control cholesterol

When you control your cholesterol, you are giving your arteries their best chance to remain clear of blockages. Cholesterol is a waxy substance and our bodies use it to make cell membranes and some hormones, but when you have too much bad cholesterol (LDL), it combines with white blood cells and forms plaque in your veins and arteries. These blockages lead to heart disease and stroke.

What To Do

Try these tips to lower cholesterol with diet and foods.

3. Eat better

Healthy foods are the fuel our bodies use to make new cells and create the energy we need to thrive and fight diseases. If you are frequently skipping out on veggies, fruit, low-fat dairy, fiber-rich whole grains, and lean meats including fish, your body is missing the basic building blocks for a healthy life.

What To Do

Want more ways to eat better? Try these tips:

- Track what you eat with a food diary
- Eat vegetables and fruits
- Eat unrefined fiber-rich whole-grain foods
- Eat fish twice a week
- Cut back on added sugars and saturated fats

4. Manage blood pressure

High blood pressure is a major risk factor for heart disease and stroke. When your blood pressure stays within healthy ranges, you reduce the strain on your heart, arteries, and kidneys which keeps you healthier longer.

High blood pressure, also known as hypertension, means the blood running through your arteries flows with too much force and puts pressure on your arteries, stretching them past their healthy limit and causing microscopic tears. Our body then kicks into injury-healing mode to repair these tears with scar tissue. But unfortunately, the scar tissue traps plaque and white blood cells which can form into blockages, blood clots, and hardened, weakened arteries.

What To Do

To manage blood pressure, you should:

- Eat a heart-healthy diet, which includes reducing sodium
- Get regular physical activity and maintain a healthy weight
- Manage stress, limit alcohol and avoid tobacco smoke.

5. Lose weight

If you have too much fat — especially if a lot of it is at your waist — you're at higher risk for such health problems as high blood pressure, high blood cholesterol and diabetes. If you're overweight or obese, you can reduce your risk for heart disease by successfully losing weight and keeping it off. Even losing as few as five or ten pounds can produce a dramatic blood pressure reduction.

What To Do

Calculate your body mass index (BMI) to help you determine if you need to lose weight.

6. Reduce blood sugar

Most of the food we eat is turned into glucose (or blood sugar) that our bodies use for energy. Your body makes a hormone called insulin that acts like a carrier to take your food energy into your cells. If your fasting blood sugar level is below 100, you are in the healthy range. If not, your results could indicate diabetes or pre-diabetes.

Although diabetes is treatable and you can live a healthy life with this condition, even when glucose levels are under control it greatly increases the risk of heart disease and stroke. In fact, most people with diabetes die from some form of heart or blood vessel disease.

What To Do

The following tips can all help reduce your blood sugar:

- Reduce consumption of simple sugars that are found in soda, candy and sugary desserts
- Get regular physical activity! Moderate intensity aerobic physical activity directly helps your body respond to insulin
- Take medications or insulin if it is prescribed for you

7. Stop smoking

Cigarette smokers have a higher risk of developing cardiovascular disease. If you smoke, quitting is the best thing you can do for your health. Smoking damages your entire circulatory system, and increases your risk for coronary heart disease, hardened arteries, aneurysm and blood clots. Like a line of tumbling dominoes, one risk creates another. Blood clots and hardened arteries increase your risks for heart attack, stroke and peripheral artery disease. Smoking can also reduce your good cholesterol (HDL) and your lung capacity, making it harder to get the physical activity you need for better health.

What To Do

Whatever it takes for you to stop smoking, it is worth it! Visit the American Heart Association's Quit Smoking website for tools and resources.

Learn more about "Life's Simple 7" and take action with MyLifeCheck from the American Heart Association.





How to Build a Winning Financial Team

Engaging a well-rounded team of professionals and loved ones is essential to making sure that your financial and estate planning bases are covered.

Managing the moving parts of your financial picture can be complicated, and it only becomes more complex as your wealth increases.

Engaging a well-rounded team of professionals and loved ones is essential to making sure that your financial- and estate-planning bases are covered. Consult with your financial advisor about building your team and managing those relationships.

Position Your Players

As you develop your financial plan, identify who in your personal life should know all or part of your plan. First, name your primary confidantes.

These should be the people you can rely on to protect your most personal details, such as what you own and how to access it, as well as your wishes regarding your health and your children's future.

Each member of your primary team should be kept up to date with your life changes and understand his or her role in carrying out your wishes, especially when it comes to serving as a trustee, executing powers of attorney or implementing healthcare directives. Those who don't make the first cut will be part of your secondary team, people you trust with some personal information but not all.

Recruiting the Pros

When it comes to major decisions such as estate planning or selecting a power of attorney, you'll want to enlist a group of experts. When building your professional team, consider your financial advisor the manager, the person who coordinates among the parties.

Consult with your advisor about selecting your team members and deciding how best to manage those relationships, taking into consideration how much you wish to share with whom – and when.

So, who should be included? It differs from person to person. Weigh each member's role and when or how often they should be plugged in to your financial plan. Here are eight potential recruits to consider:

Estate Attorney: Those with complex family dynamics or intricate financial situations may wish to hire an estate planning lawyer to help address specific concerns that often arise in such situations. Additionally, an estate attorney can help draft a will and other essential documents.

Tax Professional: Tax professionals should be well-versed in your financial and investment plans to ensure that they are being managed as tax-efficiently as possible and to make certain that all of your filings are completed accurately and on time.

Trustee: A person or organization that holds the legal title of an asset or group of assets for another person, the beneficiary. While you can choose yourself, a family member or even a friend, many investors prefer a corporate trustee for this responsibility because of the knowledge, time, resources and experience needed to manage a trust.

Appointed or Legal Guardian(s) of Children: Perhaps the most important decision for those with minor children, selecting the right person to care for your kids – and having a will in place – will ensure that your wishes are carried out as you desire. Otherwise, a court will choose who will care for and make decisions on behalf of a minor child.

Spouse: Your spouse is likely to be the first person to join your team and, aside from your advisor, know the most about your financial plan. Remember, though, that personal dynamics differ, and this is not always the case.

Parents: Your parents' involvement in your financial planning can vary depending on circumstance. For some, they may serve as chosen guardians for minor children. They may plan to leave you an inheritance or support a child's education. Maybe, as they age, you will help them with their long-term care. Consider each applicable scenario and re-evaluate your financial plan and their role in it as they age.

Siblings: Adult siblings may be chosen as appointed guardians for children and therefore may need to know more about your financial plan than most. Additionally, they may collaborate when caring for aging parents and at times must work together through the process of receiving an inheritance.

Additional Beneficiaries: Children, grandchildren or others who are eligible to receive distributions from a trust, will or life insurance policy or will be impacted by your plan in another way. Beneficiaries are either named specifically in these documents or have met the stipulations that make them eligible for distributions.

Did you know?

With your permission, your financial advisor can grant others access to important financial information on a need-to-know basis.