Is it possible to avoid premature mental and physical decline?

Certainly! Here's how to age and win.

Putting ‘Old on Hold’ begins with valuing yourself, and appreciating that your body is the only one you will ever have. In a spirit of gratitude decide right now to keep it in peak condition and be an asset to yourself, your family, and society. Diet, exercise and a defiant, independent, can-do youthful attitude are ‘power tools' you must use.

Steps to take right now:
- Develop a vision of how you want to be at a given age. Stay focused and committed. Believe you can do it and be willing to do what it takes to win.
- Educate yourself about what constitutes an anti-aging lifestyle. It's not too late.
- Find a traditionally trained physician with expertise in anti-aging medicine and nutrition to guide your progress.
- Engage in rigorous positive mental management. (No more "I must be getting old" when you experience a momentary memory lapse).
- If possible, do not choose traditional retirement. It's the fast track to decline. The mind and body were not designed to lie fallow. Use it or lose it.

You have the power to ‘Put Old on Hold’, a power long suppressed by tradition and outmoded conventional wisdom. You have the power to defy consensus thinking and behaviors perhaps held by your immediate family or social circle; outdated thinking that says you must succumb to physical and mental deterioration as the years pass.

Right now, declare your freedom from the earth-is-flat impossibility thinking and decide to stay healthy, productive, and ageless as long as you live.

Source: Aging Hipsters – By B.M. Morris, R.Ph.

Life expectancies have been rising in modern times which are a good thing for the most part. But running out of retirement money is one area where this could be cause for concern. There are ways to proactively deal with this fear. Adequately budgeting for spending is a practical exercise that will help you prepare for retirement.

Hike up your stock exposure. Adequately budgeting for spending is a practical exercise that will help you prepare for retirement. Starting with a lower stock allocation and then gradually increasing it helps to provide bigger downside protection.

Saving steadily. Focus on saving at a steady rate during your working years. Consider a safe and sustainable withdrawal rate - say, 4 percent - from your portfolio in retirement.

Adjust withdrawal rate. Use a defined interval, typically once a year, based on factors such as: how long you expect to live, your current spending, and plans for future spending.

Set upper and lower withdrawal limits. Withdraw a specific percentage of your portfolio each year, setting upper and lower limits, or a floor, based on what you spent in the previous year.

Don't confuse eligibility with ability to retire. Make sure that you have done a thorough assessment of what your expenses are likely to be and how much income you will need to cover those expenses.

Annuities help reduce uncertainty. Consider a defined annuity income for life after you retire. However, most annuities do not provide inflation protection unless you specifically get one that does.

Source: Bankrate - By P. Thangavelu
**Estate Planning Components**

Estate planning allows you to pass to your property to whomever you want with as few legal obstacles as possible. Importantly, estate planning seeks to maximize the value of your property by reducing or eliminating the impact of inheritance tax laws. Estate planning is also an opportunity to make arrangements for your children.

**Will.** This is a legally enforceable document containing instructions for the distribution of property owned by you at the time of your death. Distribution of nonprobate property (property that passes to someone else upon your passing) is not managed by your will unless it is payable to your estate.

**Trusts.** They allow you to control the distribution of property to your heirs. Trusts can provide for the management of an estate in the event you are incapacitated. In addition, you may be able to reduce, avoid or postpone federal estate and gift and income taxes.

**Nonprobate property.** They are the types of properties not subject to probate; instead they pass directly to the named party upon your passing: life insurance policies and annuities, money from retirement plans, mutual fund accounts and savings bonds, and jointly owned property.

**Estate Tax.** It is based on the sum total of all of your assets. Utilizing certain trusts can significantly increase the amount of the exemption. Also, the current "death tax exemption" is set at $3.5 million for individuals.

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**Smart Checkout**

When shopping on the web, have a strong password and research smaller merchants.

For years, consumers were nervous about shopping online, figuring that entering a credit card number into a website was scarier than offering the card in a store.

*Times sure have changed.*

- The best thing you can do is to use a credit card, not a debit card, for online purchases.
- Look for sites that connect to the Internet securely. You can tell by looking for a green padlock symbol and the letters 'https' (rather than 'http') in the URL bar.
- If you encounter a site that doesn't offer such security, don't shop there, plain and simple.
- Insecure websites may send your personal information in a way that can be easily intercepted by hackers.
- Avoid online shopping and other activities like banking on public networks - and if you must - stay away from insecure sites.
- You will have the best experience with major retailers and banks, which generally do a good job of protecting your information.
- Before buying from a smaller merchant, look at reviews by Better Business Bureau or by Reseller Ratings.

As hackers grow ever more sophisticated, however, there may be times when you simply can’t protect yourself online.

That’s why it is best to make sure you are as protected as you can be, by using credit cards, checking statements often and using strong passwords of online shopping.

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Source: Your Legal Guide
Stress is often seen as a negative effect on the body, but it is very essential to life. It is the “fight or flight” system that is naturally part of our survival system.

Here are a few ways to manage your stress:

1. **Get proper sleep.** By having a restful high-quality sleep and undisrupted naps, one’s cortisol levels will decrease.

2. **Listen to music.** Music gets people in certain moods or thoughts. Patients in post surgery who listen to music had lower stress levels than those who did not listen to music.

3. **Get a massage.** Massage has been shown to be effective in reducing mental and physical stress.

4. **Yoga.** Yoga is an excellent weight and stress management tool. It helps your balance, flexibility, and strengthens your core.

5. **Enjoy a hot bath.** A hot bath can help relieve the tension on your muscles, lessen the pain on your body, and it provides a comfortable environment that surrounds your body.

6. **Stress relief with a pet.** Studies have shown that pet therapy helps reduce anxiety and stress for many people.

7. **Aromatherapy.** Certain plant oils have been found to relieve nervous tension or anxiety. The scents of certain plants, such as lavender, can ease our stress and relax us.

8. **Drink tea.** Green tea lowers your blood pressure and is full of antioxidants that are beneficial for your health. Black tea helped lower cortisol and reduces stress after six weeks of drinking tea.

Source: Healthcare News

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