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lb LIFESTYLE BENEFITS



MANAGING MENOPAUSE

Depending on how you look at it, menopause is either a dirty word or a welcome stage in life. Menopause starts when menstrual periods permanently stop and you can no longer get pregnant. After menopause, the body begins making less estrogen and progesterone. The average age for menopause is 52. During the transition leading up to menopause — known as perimenopause — hormone levels can change randomly, causing irregular ovulation and periods.

How do you know if you're approaching menopause?

- Irregular periods
- Hot flashes
- Problems sleeping
- Mood swings or irritability

Menopause is a normal stage in a woman's life. Many women's symptoms go away over time, but there are treatments to tolerate the severe symptoms. Low-dose hormonal birth control may help reduce hot flashes and mood swings. Menopausal hormone therapy can be used to treat symptoms, but there are risks, and doctors suggest using the lowest dose possible for a limited period of time.

BODY ON A BUDGET

You're ready to lose weight and get healthy. But you don't want to drop a lot of cash on a personal trainer or expensive meal plans. Here are some ways you can create a healthy lifestyle without breaking the bank.



Create a budget.

Decide what your goals are (losing weight, eating healthier, exercising more) and create a reasonable budget for what you need to accomplish this.



Try at-home workouts.

Check YouTube or Netflix for workout videos you can do at home. You can also try a streaming fitness membership such as Beachbody on Demand or LiveStreamingFitness.



Drink more water.

Replace soda with water — it's free and has zero calories! Experts recommend drinking half your body weight in ounces daily — so if you weigh 150 pounds, drink 75 ounces of water.



Move more.

Breaking up your routine and sitting less can help you burn calories all day long. Take the stairs instead of the elevator. Park farther away to get more steps. Get up from your desk once an hour — walk around the office, or even just stand up and stretch.

BENEFIT SPOTLIGHT

DESIGNATING YOUR BENEFICIARY

Talking about death and finances is awkward. However, these conversations help avoid stress down the road. Therefore, it's important to choose your beneficiary — the person who will receive your financial assets if something happens to you.

If an heir is given too many assets, they may have to pay federal estate taxes. These can range from a few thousand dollars to several hundred thousand depending on the size of the estate. However, tax breaks like the unified credit and the lifetime exclusion amount typically mean that any estate worth less than \$11.4 million will be free of estate tax. Retirement plans like 401(k)s make the beneficiary withdraw the money immediately and then pay income taxes on the full amount, or take required taxable distributions every year in an amount based on IRS life expectancy tables.

If you choose a minor as your heir, consult with an attorney to explore the options available to you in your state.

Although a beneficiary is often a person (family member or friend), it can also be a charity, trust or institution. Designating a spouse as a beneficiary often allows the spouse to inherit assets without generating estate taxes, or, in regard to a retirement account, without taking a mandatory taxable payout.

Make sure your beneficiary designations are up to date, since beneficiaries will become active immediately upon death.



BONUS ARTICLE OF THE MONTH:
GOOD POSTURE = BETTER HEALTH

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