

PROTECT YOURSELF AND LOVED ONES WITH A LEGACY KIT



Estate planning is critical for protecting your interests during your lifetime and preserving your legacy after you're gone. An estate planning strategy helps to ensure that important legal documents, including a living will and durable powers of attorney are in place, and assets will be transferred in a tax-efficient manner following your death. But it doesn't end there. Think about what would happen if you suddenly became incapacitated. Would family members know where to find important financial and legal documents, know how household bills are paid, or what types of medical treatments you do or do not want? That's where a legacy kit can help.

A legacy kit is essentially a roadmap that loved ones can follow to carry out your wishes now, and after you're gone. The AdviceWorks® client portal makes it easy to get started creating your kit. AdviceWorks is a secure vault for your personal documents and information that live in the cloud and can be accessed 24/7. You decide what information to include and who the information can be shared with. As you build your legacy kit, consider uploading the following items to your secure online vault:

- Estate planning documents: will, trust, healthcare and durable powers of attorney, etc.
- Financial account statements: bank, credit union, investments, loans, credit cards, etc.
- Insurance policies: life, disability, long-term care, auto, property & casualty, etc.
- Other documents: birth certificate, passport, marriage and driver's licenses, military service records, vehicle titles, property deeds, lease agreements, etc.
- List of healthcare providers and prescription drugs; copies of insurance cards
- Contact information for financial, legal, and tax professionals
- Tax returns (copies of most recent two years)
- Account passwords for financial, medical, retail, social media, and other online accounts
- List of your income sources: employment, Social Security, pension, real estate, etc.
- Instructions on how bills are currently paid and out of which accounts
- End of life care and preferences: medical treatments and long-term care; celebration of life services; funeral, burial and/or cremation preferences; any pre-paid services
- Information you would like included in your obituary related to your family, education, military service, career, volunteer activities, achievements and awards, religious organizations, or other affiliations
- Inventory of items you intend to pass down to specific family members, friends, or organizations
- Personal letter(s) to loved ones

Once you've built your legacy kit, make sure that those you have appointed to manage your affairs if you are unable to do so yourself know how to access this information. Be sure to update your kit contents regularly or whenever information changes. To learn more about the AdviceWorks secure online vault, or strategies for protecting your interests, assets, and loved ones, call the office to schedule a time to talk.

Can Sleep Trackers Lead to a Better Night's Sleep?

During sleep, our bodies perform a broad range of important repair and maintenance processes, making restorative sleep a necessity for overall health and wellbeing. Sleep not only helps to improve brain, mood, and mental function, but heart health and blood sugar regulation. It also helps strengthen the immune system, which is important as you age.¹ Yet over 50 million Americans have sleep disorders, and 1 in 3 adults in the United States reported not getting enough rest or sleep every day, which can affect health and longevity.²

Are sleep trackers the answer?

Awareness of sleep patterns is the first step toward improving sleep. According to the American Academy of Sleep Medicine (AASM), more than a third of Americans have used a device to monitor their sleep.³ That's because sleep trackers provide an easy and relatively inexpensive way to learn about your overnight habits. They can also play an important role in keeping you accountable by encouraging consistent bedtime and rise times, and other healthy behaviors like regular exercise.

Sleep trackers are available as "wearables" such as rings and wristbands, and "non-wearables" that are typically kept under a mattress or pillow. These devices are generally paired with apps that provide data and insight into sleep quality, duration, and stages entered throughout the night. In one study, 77% of those who regularly use sleep trackers said the device was helpful and 68% said that using it led them to change their behavior.⁴ Whether you choose to track your sleep or not, the AASM provides the following tips for fostering healthy sleep habits:

- Put your phone away and shut down electronic devices at least 30 minutes before bedtime.
- Keep bedroom lights dim and maintain a comfortably cool room temperature.
- Try reading, taking a bath, or meditating to unwind before going to bed.

1)Summer, Jay, and Singh, Abhinav, MD, "8 Health Benefits of Sleep."

Sleepfoundation.org, 29 FEB 2024, <http://www.sleepfoundation.org/how-sleep-works/benefits-of-sleep>.

2)"What Are Sleep Deprivation and Deficiency?" Nhlbi.nih.gov, 24 MAR 2022, <http://www.nhlbi.nih.gov/health/sleep-deprivation>.

3)"One in three Americans have used electronic sleep trackers, leading to changed behavior for many." AASM.org, 15 NOV 2023, <http://aasm.org/one-in-three-americans-have-used-electronic-sleep-trackers-leading-to-changed-behavior-for-many/>.

4)Fischer, Kristen, "What Sleep Trackers Can (and Can't) Tell You About Your Sleeping Habits." Health.com, 11 MAR 2024, <http://www.health.com/do-sleep-trackers-help-you-sleep-8575298>

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