

Good Life for the Long Term

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**The good life is dependent on many factors.
For quality living, staying healthy for as long as possible is key.**

Your Brain Health

by Dr. Paul D. Nussbaum, Ph.D.

The single greatest system ever designed in the history of the universe is your brain. Your brain is responsible for your every thought, emotion and behavior. Unfortunately, we humans do not know much about our brains and it is time to change that.

Brain basics

- Your brain weighs 2 to 4 pounds.
- Your brain is comprised of 60% fat and is the fattiest system in your body.
- Your brain consumes 25% of the blood from every heartbeat.
- Your brain has two sides or hemispheres. The left hemisphere helps you with language, detail and analysis. The right hemisphere helps you with faces, spatial orientation and sounds.
- Your brain has a cortex and subcortex. Your cortex is conscious and helps you learn, remember, communicate, read, write, orient to space and process sensory information. Your subcortex processes subconscious motor or procedural behaviors such as dressing, driving and typing on your computer. Your cortex and subcortex interact as a beautiful symphony.
- Your hippocampus is the structure in your brain (sits in the middle of each temporal lobe just under each temple on your skull) that enables you to learn.

New ideas about your brain

- The human brain (like the animal brain) can generate new brain cells. This new brain cell development (neurogenesis) occurs in the hippocampus.

- The human brain is now thought to have "neural plasticity" or be a system that is highly dynamic, constantly reorganizing and malleable. It is shaped by environmental input.
- Our brains need exposure to environments that are enriched, complex and novel. Environments that are passive and rote do not help the health of your brain.
- Exposure to enriched environments across your lifespan will lead to new brain cell development and increased cellular connections ("synaptic density"). Synaptic density or brain reserve may help to delay the onset of neurodegenerative diseases such as Alzheimer's and related dementias.
- Brain health begins in the womb and needs to be promoted across your lifespan.
- Engage in the novel and complex not the rote and passive.

Consider the following *Brain Health Lifestyle* to build up your brain reserve.

Five domains of the *Brain Health Lifestyle*

Socialization

- Do not isolate or segregate as you get older. People who isolate have a higher risk for dementia.
- Join groups and social organizations in your community.
- Maintain and build your friendship and family network.
- Be forgiving.
- Develop hobbies.
- Do not retire.

Physical activity

- Walk between 7,000 and 12,000 steps daily. Walking several times a week reduces the risk of dementia.
- Buy yourself a pedometer to remind yourself to walk and to keep track of your daily steps.
- Dance, as this is a behavior that reduces the risk of dementia.
- Gardening and knitting reduce the risk of dementia.
- Aerobic exercise helps the heart and thereby feed the brain with necessary blood and oxygen.
- Use both sides of your body more often: become ambidextrous.

Mental stimulation

- Learn a second language.
- Read and write (use your nondominant hand) on a daily basis: the more complex the better.
- Learn sign language, as it increases IQ and increased IQ reduces the risk of dementia.
- Play board games, as board game playing reduces the risk of dementia.
- Travel reduces the risk of dementia because it involves a new and complex environment.
- Play a musical instrument.
- Listen to classic music, as it helps to increase learning.
- Problem solve.

Spirituality

- Pray on a daily basis as it enhances your immune system.
- Attend regularly a formal place of worship -- it relates to better quality of life and longevity.
- Learn to meditate in order to slow down. Animals exposed to environments that are too stimulating demonstrate slowed brain development.
- Learn relaxation procedures with deep breathing and muscle relaxation.
- Slow down and do not be afraid to say "no".

Nutrition

- Eat 80% of what you intend to eat at each meal. Reasonable caloric restriction can increase your longevity.
- Eat with utensils and you will eat less and also eat healthier foods.
- Increase your intake of Omega 3 fatty acids. This includes fatty fish such as salmon, sardines and herring. Several ounces of salmon weekly reduce the risk of dementia. Walnuts and unsalted nuts are also good for you.
- Increase your intake of antioxidants. This includes Vitamins C and E. Colored fruits (grapes, apples, cantaloupe and berries) and vegetables are good for you. The FDA recommends five servings of fruit and vegetables a day.
- Decrease your intake of processed foods and red meats. Lean meat such as chicken breast without skin is relatively okay.
- Green leafy vegetables are good for you.
- Eat one sit down meal with others a day. This activity provides many brain boosting effects at once (classic music, language, eating with utensils, slowing down, eating healthier foods).

Begin your brain health program today!

Dr. Paul Nussbaum is a clinical neuropsychologist who specializes in aging across the lifespan and brain health. He has over 20 years experience in the care of older persons from the outpatient setting to the long term care setting.

Dr. Nussbaum provides national and international lectures on brain health and also serves as a consultant to multiple organizations and companies throughout the United States.

For additional valuable information or to contact Dr. Nussbaum, please access his website www.paulnussbaum.com or call 412-471-1195.

Long Term Care is regularly in the news. What is it, anyway?

- A. Picking up after your spouse for life.
- B. Having your son still living at home at age 40.
- C. Babysitting your 10 grandchildren.
- ✓ D. Providing assistance with the activities of daily living or the supervision of someone because of a cognitive impairment.

Simply put, long term care is needed when we're not able to do the things we take for granted every morning, like rolling out of bed, taking a shower, dressing and eating.

Myth: Only older folks need long term care.

FALSE!

40% of those currently receiving long term care are between the ages of 18 and 65!

Even Superman (Christopher Reeve) needed such care. One minute he was riding his horse and the next he was a quadriplegic. Accidents happen and they can have long term consequences.

Closer to home, Charlie Wiedemeyer played football for Punahou and then Michigan State. In 1977, while coaching football, Charlie was diagnosed with *ALS*, Lou Gehrig's disease and has been in a wheelchair for more than 25 years. He is unable to move, except to raise an eyebrow and needs round the clock care.

The need for care may result from an accident, an incident or a deteriorating health condition. And, it happens to the young as well as seniors.

Long-Term Care Cost Solutions

When care is required, where will you receive it and how will you pay for it?

There are a limited number of options, some preferable to others.

You can...

- A. Deplete assets to pay for care. It is, however, an uncapped liability. We don't know how much it will cost or for how long.
- B. Institutionalize yourself, sharing a room and bath with strangers.
- C. Worry about it when it happens (meaning burdening family or others to provide for care when the time comes).
- D. Hope that Dr. Kevorkian, now out of jail, is available.
- E. Protect assets and receive care where you choose, remaining independent without being a burden to family by owning long term care coverage.

If choice, control, independence, peace of mind and protecting your assets are important, only "E" has greatest potential of meeting these objectives.

Long-Term Care Insurance

Mention long-term care insurance in a crowd, and you'll likely receive a collective groan. Lacking the immediacy of health insurance and the certainty of life insurance, many people find it difficult to move this financial planning issue to the top of their to-do list. And when they do, it's often too late.

Long-Term Care Insurance (LTCi) provides coverage for nursing and personal assistance costs related to chronic illness, disability or cognitive impairment (i.e. Alzheimer's or dementia). Such services are notoriously expensive, potentially wiping out one's life savings. If you want to hedge your long-term care future with insurance, a Long Term Care Professional (LTCP) can both provide valuable help regarding coverage, cost and insurance companies and can customize options specific to you.

In a nutshell, here are some things to consider.

- * **Coverage.** A comprehensive policy will include benefits for nursing home, assisted living, adult day care and home health care expenses.
- * **Cost.** The good news is that LTC insurance can be tailored specifically to your desired benefits and budget. For the most economical premium, establish a policy long before you begin having health issues. Older age and ill-health will lead to much higher premiums. The best time to buy a policy is now. You'll never be younger than you are today and health rarely improves with age.
- * **Company.** The insurance company you choose can be as important as the type of coverage you set in place.

We represent the major LTC insurance carriers and will show you how they compare.

Are You a Business Owner?

Good News!

Tax incentives are now available to business owners who plan ahead.

Business owners can deduct the cost of long-term care insurance protection for themselves, for their spouses and sometimes even their parents on a favorable basis.

Simply put, you are using pre-tax corporate dollars to pay for your post-retirement asset protection.

Plus, this can be a valuable benefit to offer to selected key employees.

Note: This is not intended to provide tax advice.
Please consult with your trusted tax advisor.



**“What fits your busy schedule better,
exercising one hour a day or being
dead 24 hours a day?”**

Long-term care is not a pleasant issue to dwell on, but a sober review now could reap benefits down the road. We have a **Long Term Care Professional** on our team who will help you navigate through the basics and can tailor coverage options to fit your situation. **It costs no more to work with an experienced professional.**

We offer informative one-on-one sessions on Long Term Care basics.
Please call Linda Posto, our Long Term Care Professional, at 741-9800
to arrange a time convenient for you.

Do you already have long term care insurance? Has it been awhile since you set it in place? We offer a complimentary review of your existing coverage to brush up on what you currently have.

For a complete analysis of this and other financial planning issues, give our firm a call today.

Please visit our website at www.PostoPlanning.com for additional information, including calculators.

We represent the major Long-Term Care Insurance carriers
and customize protection to each individual's situation.

**Living a long life is likely.
Planning for it is a real necessity... and a smart financial move.**