

SENIOR SUCCESS

AUGUST 2020

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Tax Planning for Seniors

You probably file your taxes between February and April each year, but you should keep tax planning in mind year-round.

A tax accountant can help you make major decisions about tax planning for the year, but the day-to-day tasks will probably be up to you.

Here are some strategies to keep in mind while conducting your personal finance throughout the year.

ORGANIZE YOUR RECEIPTS

You can reduce your AGI by the amount of medical expenses that exceed 7.5% of your AGI before the adjustment. You also might have business expenses, if you file a Schedule C. Keeping track of your receipts can be a chore, but technology can make it easier. Download an app on your smartphone to scan and organize receipts. The Scannable app allows you to use your phone's camera to take photos of receipts, then convert them to PDFs, which you can then file in a notetaking program such as Evernote. File receipts for each purpose in one folder, which you can access easily at tax time.

SENIOR TAX CREDIT

Beginning in 2018, a new tax credit is available for seniors. The Credit for the Elderly or Disabled is a credit ranging from \$3,750 to \$7,500 for people over age 65 or those who are disabled. To qualify, for 2019, your AGI must be below \$17,500 for single filers, with \$5,000 allowed for non-taxable pension or Social Security income, or \$25,000 for couples, with an additional \$7,500 allowed for pension and Social Security income. The tax credit ranges from \$3,750 for single filers to \$7,500 for married couples. Ask your tax accountant about the credit and how to qualify. Qualifying for the credit might affect how you make decisions about your finances during the year.

RECONSIDER YOUR RETIREMENT WITHDRAWAL STRATEGY

If you have a lot of medical expenses or other deductible expenses during the course of the year, contact your tax accountant to ask if you should take additional withdrawals from your retirement plan. Taking a larger distribution than you need in a year when you have the tax advantages of large deductions could help you avoid paying unnecessary taxes in future years, writes William Perez for TheBalance.com. By contrast, withdrawing only the minimum required amount each year will help you in the future if you think you'll be in a lower tax bracket.

NEW FORM

If you prepare your own taxes, you should know that the Bipartisan



Budget Act of 2018 created a new tax form for seniors ages 65 and older. The 1040-SR is intended to be simpler to fill out than the 1040. It simplifies reporting of retirement income, Social Security and pensions. The short, two-page form has an increased text size, and also can be used by seniors who are still working, according to U.S. News & World Report. The form also makes clear the fact that seniors now qualify for a larger standard deduction, though you may still itemize on Schedule A.

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Vision Changes In Seniors

It is normal to develop some difficulty with vision as we age. Some eye symptoms, however, are more concerning than others, as they may signal a serious disease or disorder.

Knowing the difference between the two can help you get treatment early. Here are some normal age-related symptoms, and some that should be reported to a doctor for further investigation.

NORMAL AGE-RELATED CHANGES

Difficulty with up-close vision. Many people notice this change after age 40. Presbyopia, the gradual loss of the ability of the eye to focus on close-up objects due to loss of flexibility and increased rigidity of the eye's lens, is a normal age-related condition. In fact, the American Academy of Ophthalmology reports that the term presbyopia comes from a Greek word meaning "old eye."

This condition can be corrected with eyeglasses, contact lenses or surgery, and can cause headaches and eye strain if left untreated.

Dry eyes or tearing. These conditions can be normal as you age. If they persist or are severe, however, talk to your eye doctor, as they can be symptoms of disease.

Gradual loss of contrast. Rod cells, which help with contrast vision, degrade as we age, so you may notice more difficulty driving at night.

CONCERNING SYMPTOMS

A sudden change in vision, straight lines appearing distorted, dark, blurry areas, whiteout in the center of vision, or a change in color perception. These can be symptoms of age-related macular degeneration, which affects more than 2 million people in the U.S. Regular vision exams can help catch this disease early.

Floaters accompanied by flashes of light, wavy vision or dark shadows in the field of vision. While some floaters are normal, those that are accompanied by flashes of light, or any of the other symptoms listed above, could be a symptom of retinal detachment. See your eye doctor immediately. Surgery or laser treatment can address this serious condition.

Fading side or peripheral vision. While glaucoma often has no symptoms in the early stages, as the disease progresses, it can affect your peripheral vision. Regular eye exams are important in diagnosing glaucoma. This disease can be controlled by medication but may require surgery.

Cloudy/fuzzy vision, double vision in one eye, halos around lights, light sensitivity. Cataracts, which cause clouding of the eye's lens, can cause these symptoms. People who smoke or have a family history of cataracts are at a higher risk.



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Beat the Blues With Tech

Social isolation can leave seniors feeling lonely, disconnected from family and friends. Research shows, however, that technology can help seniors feel more connected and improve their mental health.

As many as 5% of older adults have major depression, with higher numbers for home health care patients (13.5%) and hospitalized seniors (11.5%), according to the Centers for Disease Control and Prevention.

THE RESEARCH

Researchers at Oregon Health & Science University looked at how various methods of communications could help improve seniors' mental health. The 2018 study found that using video chat programs such as Skype and FaceTime cut the probability of depressive symptoms by half.

Researcher tested the use of four online communication technologies — video chat, email, social networks and instant messaging — by people 60 and older for two years, and then asked about their depressive symptoms. Email, social networks and instant messaging showed no difference

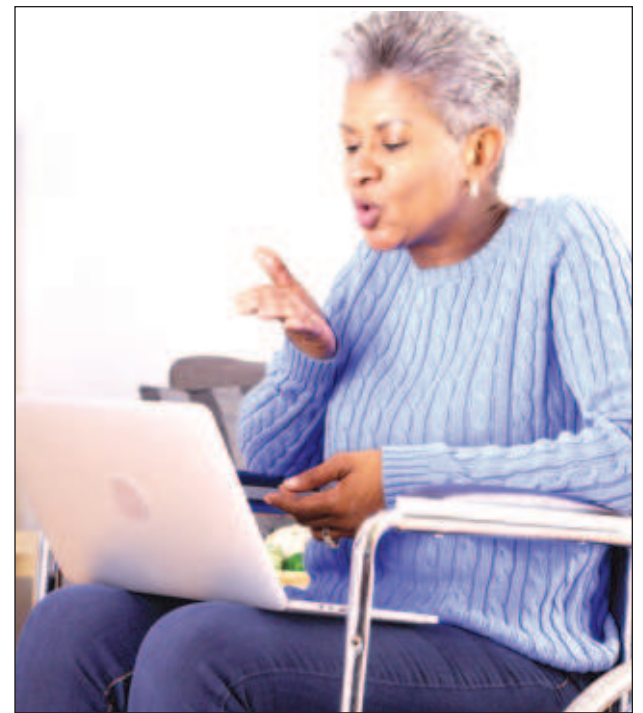
in depressive symptoms from the control group, while video chat showed big differences.

“To our knowledge, this is the first study to demonstrate a potential link between use of video chat and prevention of clinically significant symptoms of depression over two years in older adults,” the authors wrote.

Dr. Alan Teo, who led the study, also conducted a prior study in 2015 that found face-to-face interaction had big benefits for seniors' mental health. When you can't be together in person, however, it appears that video chat might be the next best thing.

HELP SENIORS GET CONNECTED

So how can you help a loved one benefit from this technology? Help set up the technology so they can video chat whenever they'd like. You could even purchase a dedicated video chat device, such as a Facebook Portal or Google Home Hub, which allow for video calling at the touch of a button. There are products on the market designed just for seniors, which function as a digital photo frame most of the time, and allow for easy



video calling to pre-programmed contacts.

Whichever technology you select, be sure your loved one knows how to use it after it is set up. Help add friends and family members' contact information and be sure they know how to complete a call.

If you or a loved one are having suicidal thoughts, call the toll-free, 24-hour hotline of the National Suicide Prevention Lifeline at 1-800-273-TALK (1-800-273-8255); TTY: 1-800-799-4TTY (4889) to talk to a trained counselor.

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New Dementia Therapy

While medical science has not been able to find a cure for Alzheimer's and related dementia, a new therapy shows promise in treating the symptoms of dementia by practically transporting people back in time.

By 2060, the number of people with Alzheimer's and related dementia will double from its 2014 levels to 13.9 million people, or 3.3% of the projected population, the Centers for Disease Control and Prevention estimates. As researchers are frustrated by a lack of progress in finding a cure, a treatment called immersive reminiscence therapy offers hope to patients and caregivers alike.

THE POWER OF MEMORIES

The therapy involves recreating the sights, sounds and experiences from seniors' teenage or young adult years. This can be as simple as singing familiar songs or watching old movies, or as elaborate as recreating entire rooms or locales using elaborate sets.

Even telling old stories can bring back good memories. Immersive reminiscence therapy can improve cognition, mood and general behavioral function, and help alleviate caregiver strain, according to a 2018 study published by the National Library of Medicine. A study by Aarhus University in Denmark found that the therapy improved "autobiographical memory," or memory about one's personal history.

The first immersive reminiscence therapy facility was construct-

ed at a long-term care facility for dementia patients in the Dutch village of Weesp, in 2009. The scene is set as a gated town called Hogewey, with 27 group homes designed with the aesthetic of past decades. The "town" is complete with a supermarket, barber shop, restaurant, courtyard, theater, pub and more. Caregivers wear street clothing to add to the immersive experience, and residents go about their lives much as they did before they had dementia, doing tasks such as shopping for groceries, cooking dinner and going to the hair salon.

In the U.S., a Chula Vista, California, senior daycare center transformed a warehouse into a 1950s Main Street, complete with a diner, barber shop, movie theater and a classic Ford Thunderbird. It's known as Town Square. The Vogue Theater in San Francisco put on an event called Movie Moments at the Vogue, intended to help dementia patients recall familiar actors and scenes, spark conversation and inform caregivers.

TECHNOLOGY

Health care companies are leveraging technology to implement immersive reminiscence therapy. Virtue Health's LookBack (www.virtue.io/) is a research-based virtual therapy tool created in consultation with Oxford University that allows users to visit familiar places virtually. Caregivers can upload custom tours of places a dementia patient remembers fondly.

Pre-Planning Mistakes To Avoid

It's never too early for Americans to begin the steps of pre-planning for their death.

While it can be a difficult subject to approach, ensuring your assets and financial wishes are organized will make things easier for your family. Unfortunately, creating your final plan is not a one-time situation. It requires diligence to ensure it is updated and on track.

To get a good estate plan in place, you should hire a financial advisor who is an expert in the process. They will give you advice about updating your insurance policies, assist in keeping records and create a will. When choosing an expert, it's imperative that you feel comfortable because an optimal pre-planning strategy can be incredibly personal.

Check out these tips from the Institute on Aging to help avoid common mistakes when developing your plan.

DON'T AVOID A DISCUSSION WITH FAMILY

This journey is not one to make alone. While it may be an uncomfortable conversation to have with loved ones, their input toward what happens after your death can help you make easier decisions.

One topic you must address is who feels most comfortable when taking control of medical and financial matters if you are unable. There are two roles that must be filled when pre-planning.

A healthcare power of attorney is someone with the responsibility of making medical decisions when you cannot. It's crucial to be clear with your wishes about remaining on life support and related circumstances.

A financial power of attorney is tasked with performing legal and financial duties such as transferring money, paying bills and delegating funds for other expenses.

When having this discussion, it's essential to calm loved ones with the assurance that nothing is wrong but you are adamant about having a concrete plan in place.

DON'T FOREGO FUNERAL PLANNING

Ensuring your funeral is planned and paid for will create peace of mind for your family in their time of grieving. It also is a beneficial way to create a service that celebrates your life as you see it. Sit with a funeral director and plan the ceremony, burial or cremation options and disclose details of how you want to be remembered.



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Play to Stay Mentally Sharp

Health experts have long recommended diet, exercise, continuing education and social activity for seniors to maintain their cognitive health — the ability to clearly think, learn and remember.

Now researchers have found a new way seniors can stay mentally sharp: playing games.

THE RESEARCH

The University of Edinburgh published a study in 2019 that shows big benefits for seniors who play card and board games.

Psychologists studied more than 1,000 people age 70 for memory, problem-solving, thinking speed and general thinking ability. The participants then repeated the same thinking tests every three years until age 79, and at ages 70 and 76, they were also asked how often they played games like cards, chess, bingo or crosswords.

According to the study's authors, those

who regularly played non-digital games scored better on memory and thinking tests in their 70s. People who increased game playing in later years were found to have experienced less decline in thinking skills in their 70s, particularly in memory function and thinking speed. Even behavior changes in later life were found to be beneficial.

Known as the Lothian Birth Cohort, the group of seniors had been tracked by researchers since birth. The results of the study accounted for physical health and IQ.

"In our Lothian sample, it is not just general intellectual and social activity, it seems; it is something in this group of games that has this small but detectable association with better cognitive aging," said Professor Ian Deary, director of the study. "It would be good to find out if some of these games are more potent than others. We also point out that several other things are related to better cognitive aging, such as

being physically fit and not smoking."

Caroline Abrahams, charity director at Age UK, said, "Even though some people's thinking skills can decline as we get older, this research is further evidence that it doesn't have to be inevitable."

GET STARTED

Because social activity also is useful in helping prevent cognitive decline, seniors can benefit from regular group card games. Look to your local senior center for organized games, or consider setting up a regular game of cards or other games with friends.

Card games need not be complicated to be beneficial. GrayingwithGrace.com offers a rundown of some simple card games for seniors who might just be beginning to play cards at www.bit.ly/2SdAklh.

For a primer on popular board games, visit TheSpruce.com at www.bit.ly/2Yl6YFP.

Protein for Muscle Health

Research has shown that consuming adequate protein is crucial to maintaining healthy muscle mass, but a new study shows that the trick may lie not just in quantity but in timing.

We tend to lose muscle mass as we age. According to the National Institutes of Health, 5% to 13% of people 65 and older have low muscle mass, with the percentage increasing up to 50% in people over age 80.

Research shows that diet can be a powerful tool in retaining muscle mass, but a new study has shown that how we consume protein also is key.

A BALANCED APPROACH

University of Birmingham researchers found that balanced protein consumption throughout the day is most beneficial in helping seniors retain muscle mass. People tend to eat most of their protein at one meal, researchers found, but it's more beneficial for muscle mass if protein is spread out throughout the day.

Researchers in the School of Sport, Exer-

cise and Rehabilitation Sciences studied the dietary intake of people of various ages, focusing on the amounts, pattern and source of protein they consumed. They found that seniors were more likely to eat lower-quality proteins, such as bread, at lunchtime.

The results of the research suggest that dietary guidelines might need to be adjusted for seniors, to encourage quality protein intake throughout the day.

“Older individuals need to eat more protein to get the same muscle building response as younger and middle-aged people,” said lead researcher Dr. Benoit Smeuninx. “Most people are reaching the Recommended Daily Allowance of protein, but our results show that a one-size-fits-all guideline for protein intake isn’t appropriate across all age groups.

“Simply saying older people should eat more protein isn’t really enough either. We need a more sophisticated and individualized approach that can help people understand when and how much protein to consume to support muscle mass.”



HOW TO GET YOUR PROTEIN

To find out how many grams of protein you should eat per day, Health.com recommends multiplying your weight in pounds by 0.36 and then doubling that if you’re very active, or if you are aiming for “optimal protein,” to help maintain muscle as you age and support weight loss.

Here are the four top sources of protein, according to a Cleveland Clinic poll of dietitians: beans and legumes; wild salmon; eggs; and Greek yogurt. Other good sources of protein include meat, fish, cottage cheese, milk, amaranth, peanut butter, quinoa and nuts.

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The Benefits of Walking

There aren't many exercises out there, if any, that are more key to your physical health than walking.

Consider people from older generations before the convenience of transportation. Our walk-happy ancestors were generally less obese because of the regular exercise they received from walking and other physical work.

Frequent walking has been found to lower stress, reduce blood pressure and regulate blood sugar. Even five minutes of walking per day can give you a health boost. So, strap on your tennis shoes and hit the sidewalks in your neighborhood. It's time to start giving your body the maintenance it deserves.

START SLOW

For beginners, five or 10 minutes of walking is a great start to better fitness and health. Find a safe, familiar place to walk where you can focus on your routine.

Don't forget to purchase a comfortable pair of walking shoes. Walking in a pair of uncomfortable shoes, especially if you haven't walked regularly in a while, can ruin the experience for you and lead to strains, stiffness or soreness the next day.

TURN UP THE INTENSITY

Although a simple walking routine is great for your health, rev your engine by turning up the intensity and vary your speed. Inclines are a great way to increase exercise intensity when walking. Adjust the incline on the treadmill or find a slightly sloped hill in your neighborhood park.

If you have any medical conditions or chronic illnesses that may get in the way of a new walking routine, consult your doctor before getting active. He or she will have recommendations on how you can integrate more walking into your everyday activities.

TRACK YOUR STEPS

A great way of motivating yourself to walk more is keeping a close eye on how many steps you're taking. You can find various step-tracking applications for your mobile phone. There are also wearables that you can incorporate into your workout gear.

Don't just use your tracking application for workouts, but also for your



day-to-day activities like walking the dog, doing laundry or mowing the lawn.

You may be surprised to find how many calories you burn with just these simple activities.



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