

PERSPECTIVES

W I N T E R 2 0 1 9 E D I T I O N

HOW TO USE TECHNOLOGY

to Monitor Your Retirement Savings

BLUEPRINT TO RETIRING OVERSEAS

IS RETIRING OVERSEAS RIGHT FOR YOU?

GRATITUDE

Does it make you healthy,
wealthy, and wise?

*The ABCs
of Gym Membership*

iWealth

Your Dreams Become Our Goals

Planning • Investments • Insurance

WINTER WELCOME

Dear Client,

We hope you had a wonderful fall, filled with family and fun and are looking forward to the new year! Winter is the time of year that I enjoy getting outdoors and cutting wood, maybe some ice fishing and downhill skiing. I also hope that you are looking forward to getting outside. At the start of a new year, winter gives us another opportunity to commit to new goals and rededicate ourselves to making those lifestyle resolutions.

Our 2019 Workshop Series kicks off on February 13th with our annual State of the Markets Workshop. Please see page 3 for more information and a list of all our 2019 events.

In our Winter 2019 Newsletter, we give you four timely articles that we hope will brighten your winter.

How about retiring overseas? It sounds so adventuresome and exciting, doesn't it? Imagine the opportunities, the new experiences, and the cultures you'd encounter. Yet it also seems so out of reach! Not necessarily. This article explores the challenges of retiring abroad and offers steps on how you can pursue your retirement dreams.

In another article, we discuss using technology to monitor your retirement savings and finances. Technological gadgets are increasingly becoming more commonplace in our everyday lives. We help you understand what technologies are available to help make your financial life easier and allow you to pursue a more secure financial future.

We also dig into the benefits of joining a gym. How does it help you? What should you expect? How do you find a good gym? Learn the ins and outs of gym membership.

We uncover the treasure of gratitude. Did you know giving thanks and expressions of gratitude are good for you? You reap benefits physically, emotionally, and even financially when you adopt an attitude of gratitude. We are very grateful to report that our ninth annual Holiday Food Drive was an amazing success! Community donations totaled \$4,915.60 and combined with the iWealth Foundation donation of \$3,000,



the total amount raised for the WANSC was \$7,915.60. With the funds raised we were able to provide Christmas meals for over 155 families, which represents 433 individuals. Excess funds are used to support the WANSC Backpack Program which is currently providing around 300 meals each week for local school age children. We cannot thank you enough for your continued generosity!

We're confident you'll find these articles in our newsletter useful, entertaining, and informative.

As your financial professionals, we at iWealth wish you a happy new year and look forward to celebrating many more with you.

Sincerely,

A handwritten signature in dark ink that reads "Brad Connors".

Brad Connors
President

Please join us for our upcoming 2019 iWealth Events

iWealth
Your Dreams Become Our Goals
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As part of our ongoing commitment to better serve and educate our clients and community, we provide a series of complimentary educational workshops and events throughout the year. We welcome guests and the opportunity to personally demonstrate the iWealth difference.

We look forward to seeing you soon!

www.iWealth4me.com

2019 State of the Markets Presentation

Wednesday, February 13 / 12:00 PM | Southern Research & Outreach Center

While 2018 may have continued the previous year's strong economy, we also saw some market volatility leaving investors wondering what may lie ahead. Looking for a fresh perspective on the market and economy? Bring your family and friends to our State of the Markets presentation.

iShred Event

Friday, April 26 / 11:00 AM – 1:00 PM | iWealth, Waseca

FREE shredding! Please join us for our annual iShred event. We have arranged for a mobile shred truck to be on-site to safely and securely dispose of your unneeded personal and financial documents. We will provide lunch on our patio!

Summer Picnic

Thursday, August 8 / 5:30 – 7:00 PM | Northeast Park, Waseca

You and your family are invited to join us for our annual summer picnic. Food and fun for all ages!

Holiday Food Drive

November 4-22


The Holiday Food Drive continues to grow and thrive each year due to your generosity in giving! Over the past nine years, we have together contributed over \$71,000 in donations. All funds raised are used to provide a Christmas meal for Waseca area families. Excess funds support the Waseca Area Neighborhood Service Center Backpack Program, which provides food for students on weekends. "It's humbling to see our clients and community come together and share the blessings we have been given." -Brad Connors

**To RSVP please call 507-835-9111,
email info@iWealth4me.com,
or visit our website, www.iWealth4me.com.**

Please visit our website for updates regarding these events,
at www.iWealth4me.com.

HOW TO USE

TECHNOLOGY TO MONITOR YOUR RETIREMENT SAVINGS



Your parents probably had to call their financial advisor (which could have been your uncle Ted) or their banker to get advice or information on their retirement savings.

They may even have had to drive to the bank or write letters with formal requests to get financial updates. Of course, they may have also just waited, sometimes impatiently, until they received their statements in the mail to learn how their investments or savings were doing.

HURRY UP AND WAIT:

While the idea of waiting for news on your finances may seem harrowing in today's bustling, fast-paced market, few other options were available back in the days.

For the anxious investor, the inability to get immediate or current updates on stocks or the market may have been nerve wracking. However, the lack of immediate access may have provided a layer of insulation from the apparent unpredictability of the financial realm.

NORMALLY VOLATILE:

The market has swung sometimes wildly up and down for more than a hundred years.¹ Although the trajectory has moved mostly upward, recently reaching record highs², it has taken some dramatic dips at times, occasionally stirring fear and trembling in the casual investor.

Some investment professionals may recommend certain individual investors take a more restrained approach to monitoring their portfolios to avoid making emotional “knee-jerk decisions.”³ The exception: If your portfolio includes individual stocks, you may want to check more frequently.

This avoids the bad habit of investing with your emotions.⁴ Connecting with financial professionals is an excellent way of maintaining your perspective and gaining a more informed view of the markets.

RETIREMENT REQUIREMENTS:

But once you retire, you need to know exactly what your retirement savings are doing and how they're performing. You're at an age where you understand the more rambunctious investment approaches may not be the wisest and, in fact, may be quite risky.

“While the idea of waiting for news on your finances may seem harrowing in today's bustling, fast-paced market, few other options were available back in the days.”

TOOLS, TECHNIQUES, AND TRENDS IN MONITORING YOUR SAVINGS

You have numerous ways to monitor your retirement savings, sometimes instantaneously:

ONLINE APPS⁵

The Internet provides reviews on the top budgeting tools and apps to monitor your finances and your retirement savings. Budgeting apps on your phone allow you to implement strategies that help you eliminate debt, monitor your credit rating, and view your retirement savings account.

Most online budgeting tools require you to link your bank and credit information. Most apps institute strict security measures to protect your personal information. Read the terms and conditions prior to using financial and banking apps.

One of the simplest, and perhaps most old-fashioned, tools for good money management is a spreadsheet. Although spreadsheets don't come with all the fancy technological gadgetry, they do the trick, giving you the ability to track your investments, income, and expenses.⁶ Excel⁷ and Google Sheets⁸ provide free budget templates.

ONLINE BANKING⁹

Most banks and credit unions provide online services that enable you to conduct most of your banking on your computer or your phone. Most online banking services are free.

Here are some services banks can provide online:

You can open checking, savings, and other accounts without having to sign or print documents. Electronic signature capabilities streamline the new account process, which may take less than 10 minutes.

You can pay bills automatically. Bill pay allows you to make one-time or regular payments to service providers or even individuals. Your bank either sends checks or electronically wires payments.

You can transfer money from checking to savings accounts or certificates of deposit. You can even transfer money to individuals.

You can apply for loans with online banking. Institutions can do credit checks, and many lenders conduct the entire process online, rendering nearly immediate decisions on loan applications.

You can sometimes find more competitive rates and benefits at online banks. However, shop around and do the research. Online banks have advantages, but you lose the access to human tellers you would get at brick-and-mortar institutions.

You can deposit checks with the remote check options. You take a picture of the check and send it to your bank for deposit.

You can get ongoing updates on the status of your bank, savings, and retirement accounts through text messages or emails.

You can view transaction histories of your accounts. How much was recently deposited in your accounts? How much did you spend in the last week? Banks have made gaining access to transaction information easier.





“Learning to implement and integrate these innovative tools could potentially make life easier and more manageable.”

NEW INDUSTRY FOCUS CATERED TO MELDING FINANCES AND TECHNOLOGY

As we approach the third decade of the 21st century, the financial and technology industries are tag teaming their ways to streamline and accelerate service delivery to their clients.

FINTECH:

This trend aims at merging the financial sector with emerging technologies.¹⁰ Earlier, the term referred to technological developments that supported the commercial infrastructure of established financial institutions. Today its meaning has expanded to include innovations that foster greater financial literacy and enhanced retail banking and investing.

Experts say developments in fintech will help empower retirees with more powerful technological tools to help monitor their retirement savings.

“It seems like fintech has a lot of potential that is not yet very well put in place,” said Olivia Mitchell, executive director of Wharton School of the University of Pennsylvania’s Pension Research Council.

“Retirement-focused people and people in retirement need more advice on decumulation, on tax harvesting, on how not to run out of money in old age. All of these are areas where fintech needs to move next.”¹¹

Decumulation is the process of allocating your savings over

the projected years of your retirement. Tax harvesting involves selling securities at a loss to counteract capital gains tax liabilities.¹²

Recent developments in fintech include machine learning, artificial intelligence, predictive behavioral analytics, and data-driven marketing.¹³

OPEN BANKING:

Another developing tech trend that may make monitoring your finances and retirement savings easier and more precise is open banking. With open banking, banks allow companies to develop applications and services from data from the banks.¹⁴

Tech companies can use the data to develop more effective apps and interfaces between different financial platforms, such as investment portfolios and retirement savings accounts.

Proponents of open banking assert the system will give us greater control over banking information and financial decisions.

Opponents say it poses risks of data breaches and threatens privacy—factors advocates say will be overcome as enhanced technological safeguards are put in place.¹⁵

THE FUTURE OF FINANCE

Fintech and other technological innovations are increasingly becoming permanent features in our financial lives.¹⁶ Learning to implement and integrate these innovative tools could potentially make life easier and more manageable.

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⁷<https://templates.office.com/en-au/Budgets>

⁸<https://www.google.com/sheets/about/>

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¹⁰<https://www.investopedia.com/terms/f/fintech.asp>

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¹⁵<https://www.cnbc.com/2017/10/02/fintech-everything-youve-always-wanted-to-know-about-financial-technology.html>

¹⁶<https://www.finance-monthly.com/2018/02/is-open-banking-really-safe/>

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BLUEPRINT

TO RETIRING OVERSEAS

Is retiring overseas right for you?



How about the City of Light with the Eiffel Tower in the background? You can take weekend trips to the Louvre.

Thinking about the Eternal City? Visit the Colosseum or the Pantheon in your free time.

A smart bungalow in a quaint London neighborhood would be absolutely smashing. And you wouldn't have to learn another language—other than British English.

You can always tour the Tower of London or take a gander at Buckingham Palace whenever you feel like it.

Of course, if you're looking to go completely off the beaten path, then how about Koh Rong Samloem, Cambodia, one of the Gulf of Thailand's (and the world's) most exotic locations?

No traffic. Very little development. A few rustic beach huts. But what about those midnight walks in a nearby rainforest or swinging on a hammock on Saracen Bay?

Ah, retiring overseas. That would be the life, at least for the more cosmopolitan minded.

But can you do it? Is it even possible? Even better, how do you do it?

The short answer to the first two questions is yes.

And here's how:¹

Retiring overseas may provide some wonderful opportunities to experience the cultures of the world and visit some amazing monuments to ancient civilizations.

Becoming a resident of a historic city envelops you in the passionate traditions and mindsets of a people with profoundly unique perspectives on living in a global community.

You are no longer a mere tourist; you are submersed in the strange and wonderful ethos of your new home. That's what it means to live life abroad.

But often the transition to overseas living is fraught with challenges. This is not just another life adventure. This is transformation.

First step, accommodations.

Some travel experts point to the low cost of real estate in many foreign lands as a good reason to buy a home. But not so fast. Buying property abroad provides little long-range value and poses some unique and subtle challenges.

In many areas, you may not be able to get a mortgage as a foreigner. And if you have the money to buy a home, it might get complicated holding real estate as a noncitizen.

However, if you're set on buying, consider renting first (for at least the first year) to get accustomed to the experience. If you do decide to buy a home, hire an attorney to ensure your paperwork is done correctly and legally.

Keep your money at home—in the United States.

Finance and banking laws differ in other countries. Some are more cash-centric, which might require you to have secure access to your domestic accounts.

Your best bet might be retaining your U.S. bank accounts and getting money at an ATM. See if your bank provides fee rebates for using foreign ATMs.

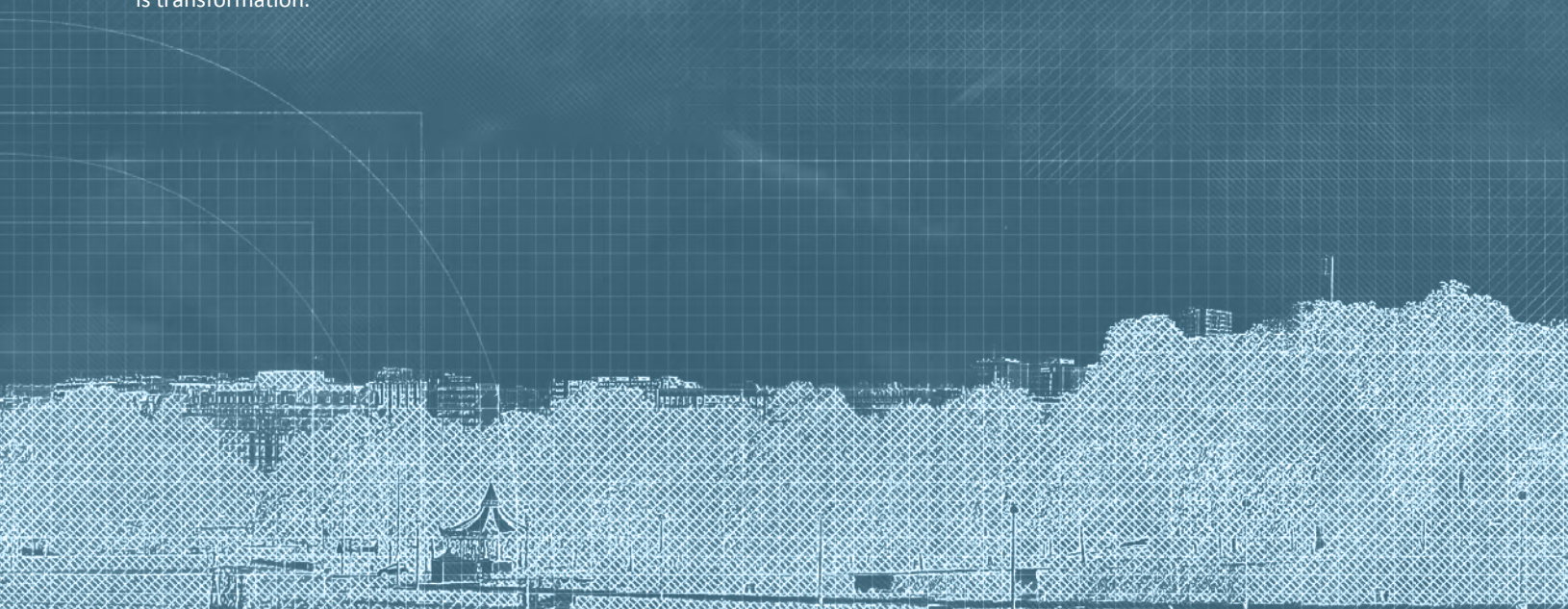
On the other hand, some foreign banks do provide the same level of service you would get at your domestic institution.

"Establish a local bank account with a national bank that is a member of one of the major ATM networks," said Dan Prescher, a writer at International Living.²

"Also choose a bank with a branch in your neighborhood for easy access, and establish a personal relationship with the bank manager as soon as possible.

"Banking is still a very personal thing in many countries outside the U.S., and having a good relationship with your local banker can make banking abroad much, much easier."

The Social Security Administration will direct deposit payments into foreign accounts.³ You may want to reconsider moving your IRA or 401(k) distributions into foreign plans. Transfers are not



counted as qualified rollovers, which may trigger additional U.S. tax liabilities and 10% early withdrawal penalties.⁴

Keep your investments at home.

Your best bet is to keep your investments in your U.S. portfolio. The IRS classifies a foreign mutual fund as a Passive Foreign Investment Company or a Qualified Electing Fund.⁵ The U.S. tax code has stringent and draconian requirements for PFICs and other foreign funds.⁶

In cash-centric countries or communities, it's important to keep your investments working for you, which may require finding a qualified financial professional to help you. That may not be easy in a foreign country, but it's important to protect your wealth. So, do the research.

Do your credit cards right.

Take a look to see if your credit cards charge foreign transaction fees, which can be 1-3% on all purchases. Some providers don't assess those fees. Others let you earn bonus points for domestic and international flights. Call your credit card company to find out.

Check your health insurance.

You'll have to do some research and call your insurers to learn what services they provide overseas and how to be reimbursed if you do seek medical attention.⁷

Medicare doesn't extend coverage outside the U.S.⁸ The agency does provide some unusual coverage exemptions under Original Medicare Part A (hospital insurance) or Medicare Part B (medical insurance).

Exemptions include:

1. You have an emergency in the U.S. but you're closer to a foreign hospital.
2. You're traveling through Canada on a direct route between Alaska and another U.S. state when you have a medical emergency and the nearest hospital is foreign.
3. You live in the U.S. and the closest hospital that provides the treatment you need is foreign. It doesn't have to be an emergency.

Medicare only pays for covered services under those exemptions.

To fill coverage gaps, you can get travel insurance to help with potential medical expenses.

Complete insurance coverage should include these provisions:

- Trip cancellation in case of sickness or death.
- Trip interruption for the same reasons.
- Emergency medical coverage.
- Emergency medical evaluation.
- Emergency assistance.
- Baggage protection.

Check with the IRS about taxes.

It doesn't matter where you live or work, if you're a U.S. citizen, you'll have to pay taxes.⁹ (Many retirees don't have to pay because of lower income levels.) The IRS does provide certain exemptions for expenses related to overseas work.¹⁰ The agency provides a calculator for determining what income you can deduct during tax filing.¹¹

Determine how long you're going to stay.

Most countries require residency visas for stays longer than 30 to 90 days.¹² The visa application process can be easy and welcoming or overly bureaucratic and complicated. The U.S. Department of State offers resources for U.S. travelers heading overseas.¹³

Deciding to Make the Move

If you're looking for the exotic life, with a splash of adventure, then retiring abroad might be for you.

Be prepared to do your homework and invest the time in researching your options. The payoff may be bigger than you expected.

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³<https://blog.ssa.gov/social-security-benefits-u-s-citizens-outside-the-united-states/>

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⁵<https://www.irs.gov/forms-pubs/about-form-8621-return-by-a-shareholder-of-a-passive-foreign-investment-company-or-qualified-electing-fund>

⁶<https://thunfinancial.com/home/american-expat-financial-advice-research-articles/top-ten-investment-mistakes-made-americans-abroad/>

⁷<https://www.forbes.com/sites/nextavenue/2017/06/07/will-your-health-insurance-cover-you-abroad/#53d78b84730f>

⁸<https://www.medicare.gov/Pubs/pdf/11037-Medicare-Coverage-Outside-United-Stat.pdf>

⁹<https://www.irs.gov/individuals/international-taxpayers/taxpayers-living-abroad>

¹⁰<https://www.irs.gov/individuals/international-taxpayers/foreign-earned-income-exclusion>

¹¹<https://www.irs.gov/help/ita/can-i-exclude-income-earned-in-a-foreign-country>

¹²<https://travel.state.gov/content/travel/en/us-visas/immigrate.html>

¹³<https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages.html>





GRATITUDE:

DOES IT MAKE YOU
HEALTHY, WEALTHY,
AND WISE?

We are something other than what we imagine, something greater. We heed that mysterious calling—to connect ourselves with others. That’s the voice of gratitude. That’s why we say thank you.

Gratitude is not so much a moral obligation. It is a yearning to step beyond ourselves.

Gratitude links us to that raw precept expressed in President Lincoln’s sweeping, majestic prose in his first inaugural address: “...when again touched, as surely they will be, by the better angels of our nature.”

We have the capacity to let gratitude rise from our hearts. Or not. We are, at once, hellions and saints.

It is, in essence, what establishes our nobility: our ability to convey gratitude.

But, in the real world, gratitude holds a small amount of irony: Gratitude is good for us.

Does it make you healthier?
Does it make you wealthier?
Does it make you wiser?

HEALTHIER?

Yes, definitely.¹ Scientists say gratitude has a direct impact on your health. And you feel better at the same time.

“Clinical trials indicate that the practice of gratitude can have dramatic and lasting effects in a person’s life,” said University of California, Davis, psychology professor Robert A. Emmons. “It can lower blood pressure, improve immune function, and facilitate more efficient sleep.”

Researchers say expressions of gratitude (the giving of thanks) improve your health by:²

- Promoting better self-care.
- Improving sleep.
- Reducing the temptation to overeat.
- Easing depression.
- Providing happiness.
- Enhancing empathy.³
- Developing greater self-esteem.

WEALTHIER?

Yes, indeed. In fact, gratitude kind of rewires your brain or, at least, alters your outlook. It makes you “feel” wealthy.

Great wealth is, in reality, a matter of perspective. Nonetheless, scientists have traced a direct link from gratitude to wealth.⁴ In one study by the National Academy of Sciences of the United States of America, researchers concluded that subjective wellbeing leads to more earnings.

By the numbers, how does gratitude instill wealth?⁵

Authors Ellen Rogin and Lisa Kueng (*Picture Your Prosperity: Smart Money Moves to Turn Your Vision into Reality*) write that gratefulness makes you less materialistic.

“By focusing on gratitude, not only will you help yourself be less materialistic, you’ll probably naturally spend less money and be able to save more.”

Gratitude also makes you more likeable, which is great for boosting your career, they say. “Grateful people have been found to be more focused and productive—traits that certainly help in career advancement.” In the process, you become more productive.

WISE?

Yes, but first we must define wisdom.

Psychologists say wisdom has to do with the process of decision-making and incorporates the more elusive operations of knowledge, experience, and understanding.⁶

What does that mean?

According to psychologists, wisdom involves understanding, tolerating and putting into perspective life’s uncertainties and unexpected changes. Wisdom chooses to wear the rose-colored glasses.

Wisdom requires awareness and optimism about life’s challenges—and that every problem has a solution.

Gratitude fits perfectly into wisdom. In fact, the two are inseparable.

Yes, gratitude does produce wisdom. And wisdom compels us to define the difference between being thankful and being grateful.

Gratitude is shaped by action. Thankfulness is a state of mind.⁷ Thankfulness is the first step in the discipline of acquiring gratitude as a lifestyle. So, how do you become grateful?

HOW TO BE GRATEFUL⁸

Here’s how to get started:

1. Get a daily journal.
2. Plan to write in the journal every day early in the morning when you wake or before you go to bed.
3. Before you write, think about three things you are thankful for. And be specific.
4. Write whatever comes to mind in your journal. Doing it every day helps build it into a habit.
5. Tell someone—your spouse, a partner, a friend, a coworker, even an acquaintance, if possible—how much you appreciate that person. Make this specific also. Don’t just say: “Thank you for being you.” Communicating gratitude strengthens relationships.
6. As you’re brushing your teeth or washing your face in the morning, look at yourself in the mirror and identify something you’ve done recently or something you like about yourself. You can even thank yourself.
7. Look for the good in bad situations. Rephrase how you express opinions about others or about circumstances in your life. Putting a positive spin or finding the gold nugget makes life a little brighter. Repetition builds it into a habit. And habits shape your personality.

Thank You Very Much

Your positive attitude developed by expressions of gratitude help shape the world into a happier place.

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⁹<https://www.psychologytoday.com/us/blog/wise-mind-living/201411/are-gratitude-lists-too-good-be-true>



IF YOU'VE NEVER BEEN TO A GYM, you may imagine it as a dark, dank sweatshop with over-sized lugs hoisting heavy weights, grunting, and making all sorts of strange and uncomfortable comments—at least for polite society.

On the other hand, you may envision it as a bright, cheerful room filled with a bunch of sleek, fit women (and men) in tight leotards swinging, hopping, stretching, and dancing to 1980s pop music reminiscent of *Dirty Dancing* or pharmaceutical company commercials.

However, while gyms may contain elements of both those images (in certain sections of the gym), the atmosphere of modern fitness facilities is geared toward the average gym goer: maybe a little overweight, maybe a little out of breath, maybe a little creaky in the joints.

Sure, some people go to gyms with aspirations of packing on big, brawny muscles or of sculpting their bodies into sleek, curvy, and slightly rippled semblances of a boardwalk beauty sashaying down a runway.

WHY JOIN?

For those entertaining the thought of joining a gym or getting serious about improving their health, congratulations. Making the investment in your health is wise and will pay dividends for a lifetime.

But, you may be thinking, why do I have to join a gym? What's the big deal about gym membership?

Well, first, researchers consistently tell us that vigorous aerobic activity provides us with so many health benefits.¹ Aerobic exercise is the repetitive and vigorous movement of the large muscles in your arms, legs, and hips.

Benefits include:

- You breathe better.
- Your heart becomes stronger.
- Your small blood vessels widen, which helps transport oxygen throughout your body and eliminate toxins and waste products.
- You feel better because of the release of endorphins.

Here's what may happen to you if do regular aerobic activity. You may:

- Lose weight.
- Boost stamina.
- Strengthen your immune system.
- Lower your risks for serious health conditions, such as hypertension and diabetes.
- Improve your mood.
- Live longer.

You should get at least 150 minutes of moderate or at least 75 minutes of vigorous activity per week.²

You should also consider lifting weights at least twice a week. Weightlifting helps you by:³

- Increasing your capacity for physical work.
- Improving your bone density.
- Promoting your body's fat-free mass.
- Strengthening your connective tissues, muscles, and tendons.
- Giving you more confidence.

So, why do I have to join a gym to reap those benefits? I can do them on my own, right?⁴

Researchers say the odds are against your reaching your fitness and health goals without a gym membership.

Gym members on average exercised for 484 minutes per week, according to one study.⁵ Non-members only put in on average 137 minutes a week.

Three-quarters of gym members met physical and strength training guidelines; 17% of nonmembers achieved those same standards.

Gyms provide a little sweaty camaraderie and exert some gentle peer pressure to keep you motivated. You can join classes, hire a trainer, or develop your own routine. In the process, you're able to connect with other like-minded individuals with similar fitness aspirations.

"In real life, there aren't a lot of day-to-day activities that improve muscle," said Iowa State University associate professor Duck-chul Lee.

TAKING THE FIRST STEP

So, what do I do to join a gym?

Here are six tips:⁶

1. **Check it out first.** Get a day pass to see if you like it. Most gyms give you the first workout or day for free.
2. **Where to?** Your gym should be relatively close to home or work. You're not going to stick to it if you have to travel long distances for workouts.

3. **Consider the sanitation factor.** During your first visit or tour, check out cleanliness. Recall the dark, dank sweatshop in the first paragraph.
4. **Help me!** Ask for help. Gym employees and trainers can usually provide some very helpful and useful advice.
5. **Join a group.** Participating in aerobics classes is an excellent way to get started. That type of peer support goes a long way.
6. **Remember your motivations.** Don't just go to the gym to try it out. Gym membership—and physical exercise—should be a lifestyle investment.

Joining a gym provides a lot of surprising benefits: losing weight, building big muscles, and connecting with like-minded (and -bodied) fitness enthusiasts. It's the first step in a stronger, healthier, more active future. Check it out.

Sources:

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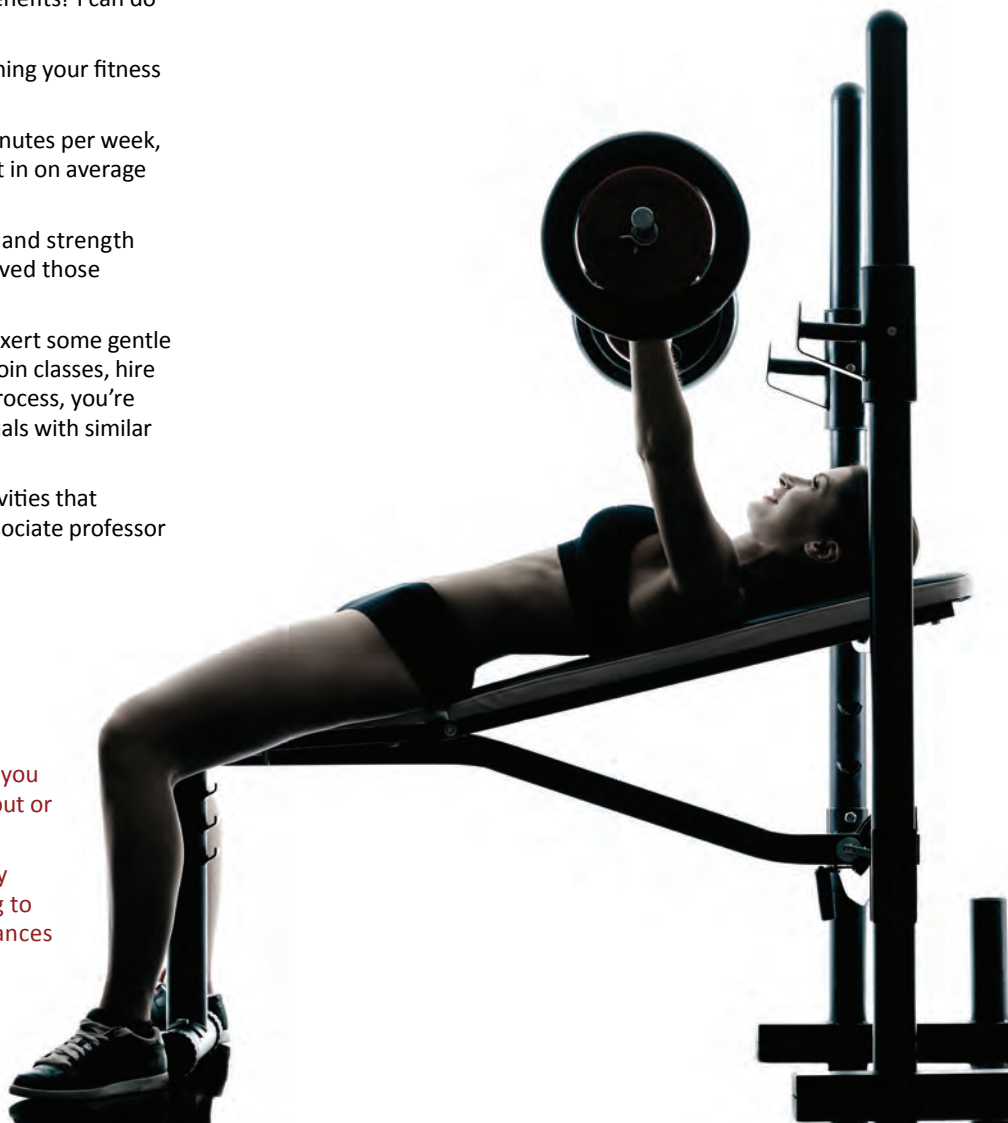
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⁴ <http://time.com/4646135/why-you-really-need-to-join-the-gym/>

⁵ <https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0170471>

⁶ <https://www.besthealthmag.ca/best-you/fitness/beginners-joining-a-gym/>





213 15th Ave NE | Waseca, MN 56093
(507) 835-9111
www.iWealth4me.com

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