

### Health and wellness tips for your work and life presented by Sullivan Benefits.

## Taking Responsibility for Your Retirement Fund

Relying on pension funds and Social Security is no longer sufficient when planning for retirement. To help, the IRS has published the following tips to help you take charge of saving for retirement:

- Set a goal: Even if you can only save a small amount, setting aside money each month will get you in the habit of saving.
- Open an Individual Retirement Arrangement (IRA): Most Americans can open and make tax-deferred contributions to an IRA.
- Learn about your employer's retirement plan: If you're covered under your employer's retirement plan, be sure to ask for your copy of the summary plan description to learn about your rights under the plan.
- Review your benefits statement: Your plan administrator can provide you with a benefits statement, which details your total plan benefits and the amount vested.
- Sign up for 401(k) contributions: If your employer offers a 401(k), you can select how much money you want taken out of each paycheck to be put into this account.
- **Take your minimum distributions:** If you're 70 1/2 years old, you're generally required to receive a minimum amount from your qualified retirement plan or IRA.
- Estimate your Social Security benefits: Use the Social Security Administration's <u>calculator</u> to do so.
- Learn about your spouse's retirement plan: Many plans provide spousal benefits. Be sure to read the plan's details to see if you are eligible.

Source: IRS



### Green Tea–More Than Just A Drink?

Recent studies have found a link between EGCG, a compound found in green tea, and increased brain functionality in areas associated with working memory. Mara Dierssen, a Group Leader at the CRG-Center for Genomic Regulation in Spain, decided to look into this link to see if EGCG could reduce some of the cognitive symptoms of Down syndrome.

Dierssen found that individuals in the study who were given EGCG exhibited higher results in visual memory, the ability to control responses, and the ability to plan or make calculations. Although it is too early to make concrete conclusions, these initial results have prompted plans for further studies.

#### What's Next?

Additional research is being conducted to see if EGCG has any beneficial effects on treating diseases like dementia and Alzheimer's. EGCG and its effects are an emerging area of study, so you can expect to hear more on this topic in the future.

This article is intended for informational purposes only and is not intended to be exhaustive, nor should any discussion or opinions be construed as professional advice. Readers should contact a health professional for appropriate advice.

### SUMMER SQUASH, ITALIAN STYLE

2 Tbsp. vegetable oil

1 large summer squash, thinly sliced

1 Tbsp. water

⅓ Tbsp. sweet, fresh basil

6 Tbsp. Parmesan cheese or Romano cheese, grated

Salt and pepper (optional, to taste)

### PREPARATIONS

- 1. Using a large, ovenproof frying pan, heat 1 tablespoon of oil on medium high.
- 2. Arrange the squash in the pan, add the water and season lightly with salt, pepper and basil.
- 3. Cover and cook over medium heat for five minutes, or until tender.
- 4. Sprinkle with the cheese and drizzle with the remaining oil. Place under a preheated broiler and broil until the cheese melts and browns slightly.

Makes: 4 servings

#### **Nutritional Information (per serving)**

Total Calories	110
Total Fat	9 g
Protein	4 g
Carbohydrates	4 g
Dietary Fiber	1 g
Saturated Fat	2 g
Sodium	115 mg

Source: USDA



# Pokémon Go: Advice for Parents

Since its debut, Pokémon Go has garnered worldwide attention. News sources have been consistently reporting on both good and bad stories involving this app. As a parent, you may find yourself concerned about the dangers of Pokémon Go. To help keep your child safe, do the following:

- Remind them to pay attention to where they are going. This is especially important when they are crossing the road and exploring unfamiliar territories, especially in residential areas, where players can be mistaken as trespassers.
- Remind them to be aware of their surroundings and strangers. Discuss "stranger danger" tips with your child and tips for recognizing and evading dangerous situations.
- Encourage the "buddy system." Suggesting that your child play Pokémon Go with friends will increase both their safety and social well-being.
- Ask them to check in with you. Consider setting up a system where your child updates you with his or her whereabouts periodically.

**9.5 MILLION** Pokémon Go players worldwide

Average amount of time spent playing Pokémon Go daily: **43.4 MINUTES** 

**\$1.6 MILLION** per day spent on in-app purchases

## **22 PERCENT**

of players are between the ages of 13 and 17