

Voya Life MattersSM

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Like in other parts of the country, here in the Northeast Mother Nature decided to skip over spring and get right to summer. At least my lawn has never looked better! That is the good thing about summer - it helps you forget about the dreary days and allows you to find a silver lining and be grateful for the little things. If you've read this column before, I always acknowledge fall as my favorite season, mostly due to football season. Now that we are on to summer, I reserve the right to change my mind (in full disclosure, I'll change it again come fall). Summer allows us to embrace our inner child, and with two toddlers, for me that is easy to do. Already, my family has been fortunate to experience a trip to the zoo, relax at the beach and take in a baseball game.

Summer is also a good time to remember the ones you love. When we think of that someone, whether they have passed or are still with us, our face glows and a smile appears. We may even feel at ease for that moment. The Voya Lifeline Team hopes to put your mind at ease too, knowing your assets are safe with us. Enjoy the best season of the year (until fall)!

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Making your money last

While we can rejoice in the prospect of many years ahead, hopefully in good health, for most of us there is a real concern about exhausting our financial resources. This is particularly true for widows who typically lose one third of their income following the death of a spouse.

Preparing for the future doesn't necessarily mean living like a pauper or delaying retirement until age 99. It should take into account the importance of enjoying your lifestyle in the present.

For most people their goal is to spend money at a time when they are able to enjoy such activities as traveling, buying something special for grandkids or even treating friends to dinner, while still having enough left over for the long haul.

Figure out what your future income and expenses are likely to be. Write down all current and likely future sources of income – wages or salary from work, Social Security, income from savings and investments such as interest and dividends, and any ongoing payments from pensions, annuities or retirement plans.

List all expenses you consider essential, such as housing, including rent or mortgage payments, utilities, property taxes and provisions for home maintenance and repairs. Next, add the costs of food, medical care, transportation, insurance, clothing, etc., factoring in inflation and price increases.

Add in items such as holiday, wedding and birthday gifts for family and friends; expenses for travel, dining out and entertainment; and other expenses that you incur on a regular basis.

Compare the expected income and expenses. If income exceeds assets – that's great news. If not, here are some ways others have found to increase their income and make their money last longer, without sacrificing their living standards or forcing them to make decisions on what incidentals to give up:

- Consider part-time or seasonal work. Working can provide extra income and it also enables you to stay active in a meaningful way.

- If you haven't yet started collecting Social Security, determine if it would make sense to wait to access your benefits. While Social Security benefits can start as early as age 62 it comes at a cost. If you can afford to wait until age 70 to start benefits you'll receive 32% more each month for the rest of your life than you would have had you started at age 66.
- Using a portion of your assets to purchase an annuity – either one starting right away or at some time down the road – can help assure a future income stream that will last your lifetime.
- And remember that the money in your insurance proceeds account also is there to help protect your long-term financial security.

Dealing with undiagnosed illnesses

It can be very frustrating and worrisome if you or a loved one has a medical issue that is defying diagnosis or isn't responding to the treatment your physician prescribed.

Before undergoing a myriad of additional tests, or searching for yet another specialist, it's often wise to make sure you've told your doctor about all medications and supplements you take, including "natural" herbs and tinctures and over-the-counter vitamins, drugs and tonics. Medical professionals sometimes search for complicated diagnoses when the answer may be a simple one.

Create a timeline of your symptoms and try to recall what may have changed in your life that brought about the "mystery disease." Did you have an injury, eat something unusual, change homes, or travel out of the area near the time of the onset? Even such things as a change in cosmetics, laundry detergent, or household cleaners can bring about hard to diagnose reactions.

Consider whether you had any flu-like or other diffuse symptoms such as a rash, unusual fatigue or weight change that you may not have considered relevant to your present condition. Ask whether Lyme disease has been considered, as its symptoms vary greatly among patients.

Once other options are ruled out, it is important to become your own health care advocate, even if your primary care physician is coordinating your care. Obtain a copy of all your medical records. Review them with the aid of the Internet. Review test results, and follow up if you don't hear about them. If necessary,

ask another medical professional to see if there are any clues that others may have missed.

When dealing with a complex issue, it's okay to ask your physician a lot of questions and bring someone to your appointments to take notes and to remind you about anything you have forgotten. Don't stick with a doctor purely out of loyalty or fear of hurt feelings if you aren't making progress.

An estimated 2 - 4% of the population have what is considered a "rare" disease. Harvard University has established the Undiagnosed Diseases Network to help in resolving medical mysteries. Go to www.undiagnosed.hms.harvard.edu for more information.

It pays to advocate for yourself and to trust your instincts.



Stepchildren in Wills

Q. When my husband and I married 20 years ago, we both had adult children from prior marriages. I brought most of the financial assets into our marriage. When he died last year, he had been estranged from his children for many years so he left me all of his property, including his savings, investments and personal effects. I am updating my estate plan and want to leave my entire estate to my children. Can I do so, and do I need to mention his children in my Will?

A. Our condolences on your loss. Having inherited your husband's entire estate, the assets he owned are legally yours to do with as you see fit during your lifetime and in your Will or Trust. You can leave your entire estate to the persons and/or charities of your choice if you have properly prepared and executed estate documents.

In the absence of a valid Will or Trust, all personal assets held in your name – including assets that you inherited from your late husband – would pass to the legal heirs specified in the laws of the state in which you reside. Stepchildren are not accorded the same automatic legal inheritance rights as a biological or adopted child except in a few states, and then only

under special circumstances. In fact, if you do choose to leave something to your late husband's children, you need to specify what they should receive in your Will or Trust.

To protect your own children from potential financial claims by your late husband's children, it usually is wise to be proactive and name the stepchildren in a Will or Trust, and state that they are to receive only a few specific mementos, heirlooms or photos while making it clear that they are not to receive any financial or other assets. Similarly, where a parent is not treating all children equally in the bequest for whatever reason, it often makes sense to specify some basis for not treating everyone equally in the Will or Trust.

Protect deceased from ID theft

It's possible to have one's identity compromised even after death. Con artists have been known to steal deceased people's credit information so as to create a false identity. Notifying the three major credit reporting agencies – Experian, TransUnion and Equifax – of the death and checking the credit reports of the deceased may save you a great deal of time and aggravation. Dealing with fraudulent activity would be both difficult and emotionally draining after ID theft has taken place.

Each credit reporting agency typically “flags” a credit file after it receives notice of the death from the Social Security Administration or one of the deceased's lenders. However, it sometimes can take weeks or months for the notification about the death to get into the system of all three agencies.

As added precaution to prevent fraudulent activity, you may also want to send a “Deceased -- Do Not Issue Credit” notice on each agency's file. This requires that you send a certified letter with an official copy of the death certificate (not a photocopy, but one with a raised seal) as well as proof that you are the spouse or legal representative of the deceased. The addresses are: Experian, P.O. Box 9701, Allen, TX 75013; Equifax, P.O. Box 740256, Atlanta, GA 30374; TransUnion, P.O. Box 2000, Chester, PA 19016. Include the deceased's full name and last address, dates of birth and death, and Social Security number. Keep copies of all correspondence.

Check the credit report a few weeks later to confirm that the file is flagged.



Lessons from Luminaries

Chinese-American illustrator Tyrus Wong influenced animated films

Today's computer animated films are the staple of children's movie experiences, but there was a time when animated films were painstakingly created by hand. Among the highest grossing animated movies of all time is the 1942 film, Bambi, that earned the equivalent of a half billion dollars today.

The then-unknown artist who created the film's haunting forest design was Tyrus Wong. Despite his contributions, he received only a cursory credit in the film and remained virtually unknown until his 90s. He is now recognized as one of the nation's most influential Chinese-American artists.

Wong was nine years old in 1920 when he came to the US with his father. The young boy was detained for a month and interrogated in an immigration facility in San Francisco Bay because of a then-existing law prohibiting most persons of Chinese ancestry from immigrating. Once settled, his father nurtured his artistic interests and taught him calligraphy, initially using just water because he couldn't afford ink. As a teenager, Wong won a scholarship to an art school in Los Angeles.

After graduation, he worked at menial jobs in restaurants and as a janitor, and later became a freelance illustrator for Hallmark cards. Eventually, he was able to land an entry-level job at Walt Disney Studios, although it was almost unheard of for a Chinese-American to work in the film industry in the 1930s.

After learning that Disney would be making a film adaptation of a 1923 novel about the life of a deer, Wong spent his weekends drawing hundreds of sketches. His efforts captured the attention of Walt Disney, who decided that Wong's distinctive art – based on ancient Chinese landscape paintings – would be used as the basis for the overall look of the film. Other artists working on the film were trained to have their images look like Wong's originals.

Despite that, after three years at Disney, and a year before Bambi was released, Wong was fired and his contributions as an “inspirational sketch artist” weren't even acknowledged. He got a job at Warner Brothers where he worked for the next 26 years. His artwork inspired directors to visualize scenes for such films as Rebel Without a Cause. After retiring, Wong remained creative, fashioning elaborate kites – regarded as artistic gems – he would fly on California beaches.

When his wife fell ill with dementia, Wong devotedly cared for her for 15 years until her death in 1995. After allowing Wong's outstanding contributions to go unrecognized for nearly 60 years, The Walt Disney Company belatedly honored Wong in 2001. Some of his works now appear in the Disney museum. Mr. Wong died in 2016 at the age of 106, survived by his three daughters.

The lessons:

- 1) Opportunity and recognition are sometimes denied based on the prejudice of others.
- 2) It's never too late to try to make amends. Disney eventually did right by honoring Wong.
- 3) Moving on despite major setbacks or unfair treatment can still result in a happy and meaningful life.

Ways to make new friends

If you've recently lost a spouse or close friend, moved to a new location, live year-round in a seasonal community, or gotten a divorce, you may find that you no longer have a dinner companion or walking buddy. It may seem difficult to meet new people, but positive action is required in order to expand your circle of friends.

Volunteering is a great way to meet others with a like passion as you work together toward the same goals. Enrolling in a class or book group, or joining a club or team also facilitates interacting with fellow members that often leads to friendships. Attend lectures or cultural events where it's easy to start a conversation with others who have shared the same experience. Going to the gym at the same time each day, enables you to connect with "regulars." Seeing familiar faces will enable you to eventually strike up a conversation.

If you are a sports fan, attend a high school or college game or cheer on a professional team at a bar or restaurant when the game is televised. The enthusiasm of other fans invites interaction.

Go ahead and make the first move. You can start by sharing a book or recipe with your newfound acquaintance. Then ask if she'd be interested in grabbing a cup of coffee or attending an event with you. One more option: offer to walk a neighbor's dog. People are more approachable when they have a dog in tow.

Don't expect to make a life-long friend immediately, but reaching out can bring you in contact with new and interesting people and experiences.

Limit food waste

Are you guilty of stocking up on produce, meat, seafood, dairy and bread products only to toss out much of that food the following week? According to the US Department of Agriculture, the average household discards 25% of its groceries at a cost of approximately \$1,500 a year. It is estimated that 40% of all food is wasted when grocery stores and restaurants are included in the total.

The Environmental Protection Agency has set a goal to cut food waste in half by the year 2030. Reducing food waste is not only economical, but it is also good for the environment because of the savings in the energy and water that it takes to farm, package and transport food.

There are ways for you to reduce food waste at home:

- Use food already in the refrigerator before you go out and buy more.
- Bring a list when shopping and stick with it.
- Buy only what you need. Avoid purchasing too much because it's on sale. You're not saving money if you don't consume what you buy.
- Hungry shoppers tend to buy more, so try to avoid shopping on an empty stomach.
- Track your eating habits. Cook only as much as you'll consume at one meal rather than preparing extras for leftovers that are unlikely to be eaten.
- Put less on your plate so that you are not over-serving food.
- Consider using a food storage vacuum sealer that helps reduce bacterial growth, prolonging the life of many perishable items.



- If your garden produces a bountiful supply of fruits and vegetables, offer the excess to friends, neighbors or a local food pantry.

By taking sustainable actions to reduce food waste, we can save money, reduce adding to landfills, and help to conserve resources for future generations.



Sources used in this issue include: Boston Globe, Washington Post, CBS News, New York Times, Boxofficejo.com, Business Insider, Cartoonbrew.com, NPR, LA Times, USA Today, Consumer Reports, US Department of Agriculture, Environmental Protection Agency, Social Security Administration, FreeAdvice.com, LifeHack.org, Bankrate.com, Experian, Yahoo.com, Equifax.com, Credit.com, Health.com.

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