



THE STRATEGIC VIEW



JAY'S VIEW

Dear Friends:

After a long cold winter, it appears that we are finally getting some spring and summer weather. I trust that you have survived and remain healthy.

We regularly get questions about how to organize financial and legal documents. For those that are planning clients of Integrated Financial Strategies, we have tried to help you organize your accounts by placing them in one

document.

The following are best practices for organizing your financial and legal documents;

- Financial: Make a list of every account you have including; bank accounts, retirement accounts, pensions, money market funds, investment accounts, annuities, stocks, savings bonds, and any other financial instruments. You should document each account with; name of the financial institution, account number, PIN number, contact name, location of the financial product, beneficiary, online account log on (if applicable), and any other details about each account.
- Credit and Debit Cards: Make a list of every card with the name, last four digits of the account number, expiration date, and any online account log on and

password. It would probably be helpful to close a few accounts to make it easier to manage.

- Tax Returns: If you use an accountant to do your taxes, make sure the contact information is available. If you do your own income taxes, document where everything is and any online logon credentials. Keeping five years' worth of tax returns and the backup documentation is adequate.
- Debt and loans: List every loan and debt you have with the type, the financial institution, account number, and the original documents related to the loan or debt.
- Safe keeping: All this information should be kept in a safe place. This can be a safe deposit box at a bank or a fire proof safe somewhere else. Make sure this is also documented.

On another topic, I would like to introduce you to our newest employee, Katie Carico. Katie is responsible for our website, social media presence, and special marketing projects. Please see page 2 of this newsletter for more details about Katie. In conjunction with the hiring of Katie, we are re-launching our website. Our newly remodeled website will be released soon.

Thank you for your trust and your business. If there is anything we can do for you, please let us know.

Sincerely,

Jay Wilen



444.0	4239.0	3983.0
743.0	3110.0	3241.0
335.0	4.5%	3.6%
1.9%	4.4%	2.7%
NMF	NMF	NMF
NMF	NMF	NMF

STAFF VIEW

We would like to welcome Katie Carico to our staff. Katie has joined us to update and manage our website as well as add social media presence for Integrated Financial Strategies, starting with a Facebook page.



Katie's experience comes from sharing ownership of a web development business for over fifteen years with her husband. As a regular user of social media, she sees the benefits and pitfalls of using social media to promote and share information and looks forward to finding ways to make it beneficial to our clients.

A life-long Marylander, Katie lives with her family in Davidsonville, where she homeschools her children. She and her husband Michael, have four children together, three boys and a girl. When she is not camping with the Boy Scouts, she enjoys delving deeper in her family history and studying local history. In addition to Scouts, she volunteers with the Anne Arundel County Fair, chairing the Handicrafts department and runs the light board on Sunday mornings at Riva Trace Baptist Church.

Please be on the look out in the coming month for communication about our updated website and ways to like and share our Facebook page once everything goes live.



TIPS FOR LOSING WEIGHT

As we get older and more established in our daily routines, keeping healthy and trim becomes more and more difficult. A study by George Washington University offers the following six tips on losing weight and keeping it off.

1. **CHANGE ONE THING AT A TIME.** If you want a new positive habit to stick, you need focus only on that one thing. Experts say that it takes one month of a new habit to become permanent.
2. **FOCUS ON DIET FIRST.** Diet has a much bigger impact on your weight than anything else. Since you eat three times a day and at best exercise once a day, focus on the diet first. Eating lean protein like chicken, pork, fish, non-starchy vegetables, broccoli, green beans, peas, and zucchini.
3. **EAT BREAKFAST.** Our mother always told us that breakfast was the most important meal of the day. What she did not know was that there was science behind that advice. Breakfast starts your metabolism and hormones for the day. A good breakfast with eggs, yogurt, fruit, protein shake, turkey bacon, or leftover vegetables.
4. **EAT FAT.** Health experts now say that some kinds of fat are actually good for you by making the food taste better and making each meal more satisfying and making you less hungry later. The good sources of fat are; olive oil, nuts, avocado, and even grass-fed butter.
5. **DO STRENGTH TRAINING.** Recent health studies have shown that increasing your strength during your exercise programs will have a greater impact on your weight loss than any type of regular cardio. Especially as you age, the need for more strength will help you fight off bone degenerative conditions. By increasing your strength, you increase your muscle mass. Increasing your muscle mass, burns fat and increases your mortality.
6. **FORGET MODERATION.** The science to losing weight has shown that you need to eat healthy not necessarily in moderation. Eating in moderation tells our body to expect that type of food everyday. We need to "train" our body to not count on those unhealthy foods regularly.



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