



SOUND
FINANCIAL PLANNING, INC.

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Ways to Keep Heart Healthy

Firm Update

Winter has settled in, and we have welcomed the new year. This is the time to reflect back on last year, celebrate your accomplishments, move forward, and plan for the year ahead.

We are grateful for so many things, but we still want to keep those that are battling difficult circumstances in our thoughts. In December we continued our tradition of making a donation to the Fred Hutchinson Cancer Research Center, instead of sending our clients fancy holiday cards. Many of us have a friend or family member who has been impacted by cancer.

We settled into our new office. If you haven't had time to see it in person yet, look at the pictures on page 2. We are so excited for

all of the opportunities our new space will allow us, and to see what 2017 will bring.

With any new year also comes the closing out of the old one. Everyone should be planning for the upcoming tax season and getting all of their documents in order. Here are a few tips for our clients:

- 1099s are available January 31, February 24, March 9, or March 23 depending on the complexity of account holdings.
- 1099s will either be mailed to you or available electronically if you have elected that. We will mail a statement of advisory fees paid in January along with Realized Gain/Loss reports for non retirement accounts.

So keep an eye out and if you have any questions please give us a call.

Bill and Tammy

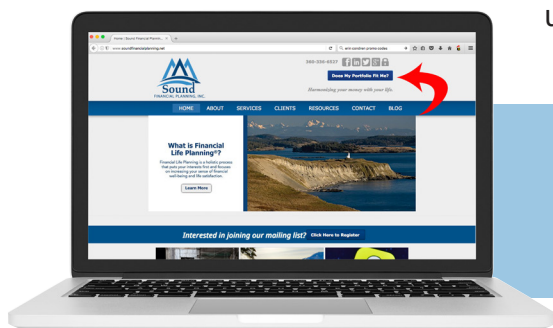
American Heart Month



February is American Heart Month. Heart Month was created by the Center for Disease Control to bring awareness to the leading cause of death for men and women in the United States.

Heart disease isn't just one disease, but several different diseases that all fall under this heading including: angina, myocardial infarction (heart attack), hypertensive heart disease, rheumatic heart disease, venous thrombosis, and valvular heart disease. Heart disease is known as the "silent killer" and has no discrimination to who it affects.

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The Right Way to Heart Health

Your heart affects every aspect of your life.

Take care of it and help ensure it lasts a lifetime – a long one.

There are many ways that you can stay heart healthy, and they don't all have to be about counting calories and exercising for hours. You can keep things simple, make small changes, and have a large impact on your heart health, all while helping to limit and reduce your risks for heart disease.

▶▶ THE RIGHT SLEEP

Most experts recommend at least 7 hours of sleep each night. It is not only the hours that matter but the quality of sleep. It is important to rest and let your body heal and repair itself. So get cozy and comfy and help reduce the stress on your heart by catching some quality ZZZs.

▶▶ THE RIGHT DIET

There are so many aspects of your diet that affect your heart. Fat – cholesterol. Sodium - blood pressure. Sugar - blood sugar. Clean fuel makes the heart run best. So be sure to watch your saturated fats (fatty meats, full-fat dairy) and eliminate trans fats (processed foods, hydrogenated or partially hydrogenated oils) from your diet. Keep your sodium consumption within a healthy

range (less than 2,300 mg a day). Swap processed carbs for fiber-rich whole grains. A simple way to improve your diet overall is to eat more whole, plant-based foods, and less processed foods.

▶▶ THE RIGHT MOVES

Any movement is better than no movement at all. It is recommended to try to get at least 2 hours and 30 minutes of moderately intense activity every week. The most important thing is to pay attention to how much time you spend seated at work, in your car, and at home, and try to break that time up with some type of activity. It doesn't have to be done in a gym. You can go for a walk, dance, or play outside with your kids. Keep it simple, 30 minutes a day, five days a week, and you will reach your goal.

▶▶ THE RIGHT NUMBERS

Being healthy is more than about just watching that one number on the scale. It is about watching other numbers like your BMI (Body Mass Index), body fat percentage, blood pressure, cholesterol levels, and blood sugars. Talk with your doctor about what healthy

numbers look like for you, start setting goals, and an action plan to get you there.

▶▶ THE RIGHT LIFESTYLE

It has been said a thousand times, and you can count this as one-thousand-and-one, stop smoking. Smoking and secondhand smoke are bad for your heart. Find a program and stick with it. For help check out <http://www.cdc.gov/tobacco>. You also need to avoid drinking too much. The recommended amount for men is two cups of alcohol per day and one cup per day for women.

▶▶ THE RIGHT MINDSET

Do more of what you love. Reduce stress by talking, laughing, and spending time with the people you love. Being happy is good for your heart.

Take small, simple steps to keep your heart healthy. You can't make all the changes overnight, and it will take time and effort. Get support from your friends and family, and seek out advice and help from your doctor. Celebrate every step and milestone.

You and your heart will be better for it.

Sources: http://www.cdc.gov/heartdisease/healthy_living.htm <http://www.webmd.com/a-to-z-guides/prevention-15/heart-healthy/12-tips-for-better-heart-health>

▶ New Office Pictures



Heart Disease Facts

Heart Disease in the United States

610,000 PEOPLE DIE OF HEART DISEASE in the US every year – that’s 1 IN EVERY 4 DEATHS.

Heart disease is the **LEADING CAUSE OF DEATH** for **BOTH MEN AND WOMEN**.

CORONARY HEART DISEASE (CHD), the most common type of heart disease, kills over **370,000** people annually.

Every year about **735,000** Americans **HAVE A HEART ATTACK**. Of these individuals, 525,000 are **FIRST-TIME HEART** attack sufferers, and 210,000 happen in people who have already experienced a previous heart attack.

Celebrate Heart Month by taking care of your heart. Learn more about being heart healthy and what steps you can take to make sure you are protecting your most important asset – yourself!

Sources: <http://www.cdc.gov/heartdisease/facts.htm> http://www.cdc.gov/dhdsp/data_statistics/fact_sheets/fs_heartattack.htm



EARLY ACTION

The chances of survival of a heart attack are greater when emergency treatment begins quickly.

Heart attacks have several major warning signs and symptoms:

- Chest pain or discomfort.
- Upper body pain or discomfort in the arms, back, neck, jaw, or upper stomach.
- Shortness of breath.
- Nausea, lightheadedness, or cold sweats.

► Continuous Improvement



NAZRUDIN CONFERENCE

October 6-9 La Conner, WA

Tammy and Bill were privileged to host the Nazrudin Conference this year. This year's retreat talked about the "Softer Side of Money". This conference is an open forum for financial professionals to gather to talk about various topics in a self-organized setting. This is a unique format where topics and sessions are proposed by the attendees. This allows the amazing opportunity for people to share their experiences and feel comfortable enough to share and brainstorm ideas.



MONEY QUOTIENT RETREAT

November 3-4 Portland, OR

Bill attended this event this year. The focus this year was on ways to deliberately craft a Financial Life Planning Practice that not only attracts and retains the ideal clients, but also how to help them lead happier and more fulfilling lives. It also talked about ways to nurture your personal well-being and focus on "work" that provides a real sense of meaning and purpose.

NAEPC ADVANCED ESTATE PLANNING STRATEGIES CONFERENCE

November 16-18 Phoenix, AZ

Tammy attended the 53rd Annual National Association of Estate Planners & Councils conference. It offers content provided by nationally-known presenters, continuing education credits, and networking with other estate planners from around the country in a collegiate environment.

We are proud to announce that the Northwest Washington Estate Planning Council was honored with the *5 Star Council of Excellence* award, recognizing achievement and success in daily operations. Tammy has been an integral part of this award. She is currently the Vice President and will be the President in September.





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