

THE GOOD LIFE

A Publication for Members of the Senior Savers Association • 2023

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Preparing for Tax Season: 3 Tips to Keep Your Documents Organized



(BPT) - Taxes can be a daunting task. Some people are so anxious that they put it off until just before the April 15 deadline. According to a survey by IPX1031, 32% of Americans waited until the last minute to file taxes in 2022. Of those who procrastinated on filing, 25% said that they waited because filing taxes is too stressful and complicated.

While you can wait until the deadline to file, you'll only increase your tax anxiety. If you find tax season intimidating, check out these three tips that can help ease tax time stress.

1. Take a deep breath

It may seem trite, but the first thing you need to do to tackle your taxes is to take a deep breath. You likely already have everything you need to start your tax forms. It's just a matter of finding all your documents and organizing them so you can easily fill out your information and submit your forms.

Start early to help ease your tax season stress, so you have plenty of time to input and review your information. If you wait until the deadline, you'll only get more anxious about the prospect of being late or making mistakes on your tax forms.

Another way to manage tax time stress is to tackle your tax forms one section at a time. You can do this over the course of a few days or a couple of weeks. You can enlist the help of a partner or friend to keep you accountable and sit with you while you do your taxes.

2. Get organized

Whether you're doing personal or business taxes, creating a system with specific categories will help you stay organized throughout the year. That way, when it's time to tackle taxes, you'll have everything you need right in front of you.

First, create a deductions and expenses folder. In this folder, you'll keep cellphone and internet bills, receipts for supplies (like pencils, pens and papers), client dinner receipts and documents of charitable donations.

Next, you'll set up an income folder where you'll store your paystubs, bank statements and other records that prove any income you have produced during the year. If needed, you can create another folder for business tax documents like W-2s, property taxes and self-employment forms.

Lastly, make an investments folder. Here, you can save retirement contributions to IRAs or other accounts, tax-deferred investments, nondeductible investments and any other taxable investments.

By setting up and using this organizational system throughout the year, you'll be able to breeze through your tax forms with minimal stress.

3. Go digital

Now that you've got the system in place, it's time to simplify taxes by going digital. Recreate the organizational system above on your computer. You can also store or sync the folders on the cloud or mobile device so you can access documents on the go. You can also upload invoices, receipts and other documents into digital files as soon as you receive them.

The easiest way to convert physical documents into digital ones is to scan them. Simplify the process by using an application like Mopria Scan. This app allows you to scan directly from any Mopria certified device to your Android device without installing multiple apps, software or drivers for every scanner or printer you use at home or the office.

You'll also have easy access to scanned pages on your Android device's cloud storage or other applications. You can even scan your stuff and email it to your professional accountant so they can deal with it! Download the Mopria Print Service or Mopria Scan apps and relieve tax time stress.

Don't let tax season anxiety get you down. Using these three tips, you'll be able to complete your tax forms quickly and set yourself up for success for the next tax season.

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Senior Savers Association will be held at 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131, on Thursday, March 9, 2023 at 11:00 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY Senior Savers Association March 9, 2023 Annual Meeting of Members THIS PROXY IS SOLICITED ON BEHALF OF SENIOR SAVERS ASSOCIATION

The undersigned member of Senior Savers Association does hereby constitute and appoint the President of Senior Savers Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of Senior Savers Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [], or to [] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors: Tim Pabst, Tom Ebner, and Charles Budinger
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: _____, 2023

Signature _____

Name (please print) _____

Please date and sign and return promptly to 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

St. Louis, Missouri
February 15, 2023
Date

Travel Assistance Plan

Key Features:

- Emergency evacuation.
- Medically necessary repatriation.
- Transportation of mortal remains. In the event of the death of an insured, the assistance company will provide for the return of mortal remains.
- Transportation of Traveling Companion. In the event an insured requires emergency medical evacuation by air ambulance or repatriation by commercial air.
- Family Visitation. When a member is traveling alone and is hospitalized for more than seven (7) consecutive days, the Assistance company will arrange transportation to the place of hospitalization for a chosen person by the insured, provided repatriation is not imminent.
- Vehicle return.
- 24-hour Information Service.
- Medical Monitoring.
- Medical Referral. Should the Participant need help locating a Physician or Hospital, the Assistance Provider will provide referrals to a local prequalified Physician and/or Hospital.
- Guarantee of Medical Expenses.
- Insurance Coordination.
- Lost Documentation Service.
- Legal Assistance.
- Emergency Delivery of Prescription Items.
- Emergency Cash Transfer and Advances.
- Language Assistance.

Why Travel Assistance?

As a member of Senior Savers Association, you receive benefits through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent place of Residence, and the trip duration is ninety (90) consecutive days or less if an accidental injury or sickness commences during the course of the covered trip.

Log in to the website at www.seniorsaversassn.com for complete benefit details!





Is Mouth Breathing Really That Bad?

Yes, Especially for Older Adults

(BPT) - Are you taking your nose for granted? Most people don't think of their nose as a complex organ that plays a role in keeping you healthy, especially as you age. With aging, however, comes changes to the nose, particularly to its structure and its ability to do its job.

For example, the effects of gravity lengthen the nose. Its tip begins to droop and its sides begin to collapse.^{[1],[2]} Also, the soft tissue in the nose begins to become inflamed as people age.^[3] These changes sometimes cause a restriction of nasal airflow called nasal airway obstruction (NAO),^[4] a common condition impacting 20+ million Americans.^[5]

Diana's story

NAO can cause people to breathe through their mouth, rather than their nose, to get enough air. This was especially true for Diana, 64, whose NAO symptoms greatly impacted her quality of life.

"I felt like I couldn't breathe well enough through my nose," said Diana. "I wasn't sleeping well and I couldn't exercise properly. I decided to see an ENT, who diagnosed me with NAO after an exam."

Diana's doctor recommended VivAer® (www.VivAer.com), a non-invasive technology that uses low temperature radiofrequency energy to gently remodel the nasal passage to improve airflow.

"I didn't realize how little I could breathe through my nose until after I was treated with VivAer," said Diana. "I'm still noticing improvement in my breathing. It is amazing to me. To be able to breathe through my nose so easily and fill my lungs through breathing through my nose is a gift."

For older adults who are likely to have existing comorbidities, VivAer could be an appealing option before more invasive surgery. If older adults have health conditions that cause increased risk of heart failure and stroke, or if they are taking anticoagulants, they may not be great surgical candidates. The good news is that as of January 1, 2023, VivAer is covered by Medicare.

The impact of mouth breathing on health and what to do

NAO may cause people to breathe through their mouth to get enough air. This contributes to many ailments that may be harmful to older adults such as decreased lung function^[6], which can lead to difficulty breathing, and poor sleep quality,^[7] which impacts energy.

"The nose does many important things for our bodies, like warming the air to body temperature before it enters our lungs or

filtering out particles," said Diana's doctor, Raj P. TerKonda, M.D., FACS, otolaryngologist (ENT), facial plastic surgeon and sleep specialist. "By breathing through your mouth, you aren't letting your nose do its job. Correct breathing really should always begin with the nose, not the mouth."

People see an eye doctor to maintain healthy eyes and correct their vision. People shouldn't hesitate to see an ENT to keep their nose in good working order, especially if they have common symptoms of NAO. These symptoms include:

- Trouble breathing through their nose, or a "blocked" feeling
- Nasal congestion
- Difficulty sleeping, leading to fatigue
- Struggling to breathe through their nose during exercise
- Frequent "mouth breathing"

VivAer is covered by Medicare and many other insurance plans when considered medically necessary. To learn more about VivAer or to find an ENT near you, visit www.VivAer.com.

[1] Wittkopf M, Wittkopf J, Ries WR. The diagnosis and treatment of nasal valve collapse. *Curr Opin Otolaryngol Head Neck Surg.* 2008 Feb;16(1):10-3. doi: 10.1097/MOO.0b013e3282f396ef. PMID: 18197014.

[2] DelGaudio JM, Panella NJ. Presbynasalis. *Int Forum Allergy Rhinol.* 2016;6:1083-1087.

[3] Wang D, Xiong S, Wu Y, Zeng N. Aging of the Nose: A Quantitative Analysis of Nasal Soft Tissue and Bone on Computed Tomography. *Plast Reconstr Surg.* 2022 Nov 1;150(5):993e-1000e. doi: 10.1097/PRS.0000000000009620. Epub 2022 Aug 22. PMID: 35994354.

[4] DelGaudio JM, Panella NJ. Presbynasalis. *Int Forum Allergy Rhinol.* 2016;6:1083-1087.

[5] Value calculated based on 2014 US population estimate from US Census and World Bank data in conjunction with incidence numbers cited in: Stewart M, Ferguson BJ, Fromer L. Epidemiology and burden of nasal congestion. *Intl J Gen Med.* 2010;3:37-45.

[6] Arifa KA, Nayana VG, Irfan KM. Can Upper Airway Surgeries Improve Lower Airway Function? A Prospective Study. *Indian J Otolaryngol Head Neck Surg.* 2021 Jan 29;1-7. doi: 10.1007/s12070-020-02311-z. Epub ahead of print. PMID: 33532345; PMCID: PMC7844106.

[7] Nasal Airway Obstruction Structure and Function. *J Otolaryngol Head Neck Surg Patient Page.* 2020 May; 146(5).



The Good Life is published by:
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Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change.

Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.

Through membership in the Senior Savers Association, you will enjoy numerous Health, Travel, Consumer, and Business-related benefits.

You can count on us to continuously and aggressively seek out new benefits to add further value to your membership in the association. As always, we invite and encourage your suggestions on ways Senior Savers Association can be increasingly beneficial to you.

While we believe you will be extremely pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service.