



## 2019 BRING A FRIEND EVENT

*Part of  
Our Summer Enrichment Series*

### Key Note Speaker



**Ann Marie Chiasson, MD, MPH**

Fellowship Director, Andrew Weil Center for Integrative Medicine  
University of Arizona



**Aging with Vitality, Part II**

**OPTIMIZING MEMORY, MOOD, & MORE**

### Guest Speaker



**Brad Wheeler, SVP, President**

AssetMark Trust Co

**Does Your Trust Stand the Test of Time**

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# WHAT'S NEW AT UNDERHILL FINANCIAL?

## ➤ New & Improved Website

[www.Underhillfinancial.com](http://www.Underhillfinancial.com)

## ➤ New Additions to the Underhill Financial Team

Felicia Chapman Garcia

Sarah Underhill



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# BRAD WHEELER, AVP, PRESIDENT ASSETMARK TRUST CO.



Brad is President of AssetMark Trust Company, an affiliated custodian with over \$14 billion of assets in custody and approximately 120,000 investment accounts. He has served in this capacity since January of 2003, and also is Vice President, Operations and Service for AssetMark.

Brad joined General Electric in 1999 and served as Senior Vice President, Business Development, for GE Private Asset Management and Senior Vice President of Marketing for GE Financial Assurance's life insurance business.

He earned his MBA from Arizona State University and an undergraduate degree in Finance from Olivet Nazarene University.



# Financial Vitality Today & With the Next Generation



# WE ALWAYS START WITH OUR MISSION...



dedicated to  
**making a difference**  
in the lives of advisors  
and their clients

...FOCUSED ON A CONSISTENT STRATEGY...



**Asset Management  
Excellence**



**Compelling  
Technology**



**Thought  
Leadership**



**Deep  
Relationships**

# ...DELIVERED BY STRONG VALUES...



## **Heart**

Making a difference  
in the lives of others



## **Integrity**

Doing what is right  
all of the time



## **Excellence**

Doing the best  
in all that we do



## **Respect**

Encouraging and valuing  
different ideas, experiences,  
perspectives and backgrounds



# ASSETMARK TRUST COMPANY: SERVING CLIENTS OF INDEPENDENT ADVISORS

**24+**

years  
experience

**150**

full-time  
employees

**210,000**

client accounts

**\$38B**

assets in custody  
(as of June 30, 2019)



## AssetMark Trust Company

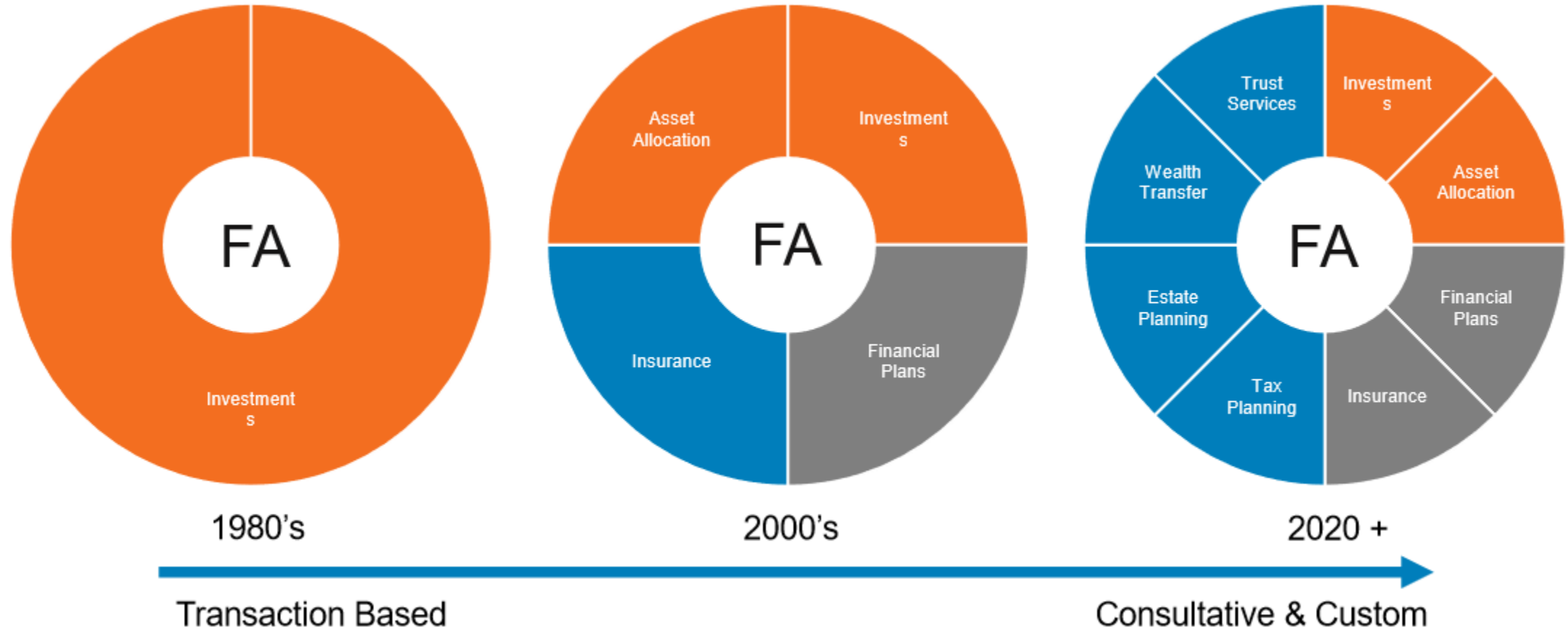
- Strong Service Culture
- Preferred Custodian of Advisors Using AssetMark
- Experienced Management Team
- Based in Phoenix, Arizona
- Regulated by Arizona Department of Financial Institutions

**Brad Wheeler**  
President, AssetMark Trust Company





# EVOLUTION OF FINANCIAL ADVICE



# IMPORTANCE OF FIDUCIARY DUTY

Increased focus on fiduciary duty and fee-based advice continues to lead the financial services industry on its steady migration toward the independent advice. Fiduciary duty matters in your financial relationships.



Investment Advisor

Custodian

Trustees

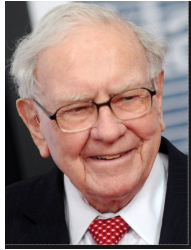
# COMMON REASONS INDIVIDUALS ESTABLISHED TRUSTS



*Who's in Charge?*

# TRANSFERRING WEALTH: LOVING GESTURE OR WEAKENS MOTIVATION?

Warren Buffet



“Enough money so they feel they can do anything, but not so much they could do nothing”

Gloria Vanderbilt



“My mom made it clear I would not have a trust fund”

“I would think of it more as a curse that might have sucked away my initiative. I might not have been so motivated”

“Rags to Riches and Back In 3 Generations” .... Old Proverb

# PERSPECTIVES ON COMMUNICATING INHERITANCE

When Mom and Dad pass on, what will be left behind?

A parent with property or money to give can cause a lot of long-enduring pain

*“And I’ve never spoken to my siblings again..”*

Putting energy into preparing your family



How was it earned? Saved? Managed?

What risks you took? Lessons learned?

Transformative moments?

What values guided you most?

# COMMON CIRCUMSTANCES WHERE A TRUST CAN HELP YOU



- Significant family wealth
- Assets going to multiple generations
- Multiple marriages/blended families
- Desire to control distributions (timing, beneficiary, for what purpose)
- Minor children
- Special Needs children or family member
- Households with complex assets
- Business interests
- Protecting assets from lawsuits

# WHO ARE TRUSTEES?

**Trustees are the decision-makers for Trusts and Trust Assets**

Duties of Trustees:



- Monitor and report activity
- Prepare and file fiduciary tax returns
- Ensure investments are managed in accordance with Trust & IPS & Prudent Investor Rule
- Distribute assets in accordance with the Trust
- Comply with state law/regulations
- Recordkeeping
- Act impartially with all stakeholders

Family members as Trustees: not always skilled or aware of liability



# INDIVIDUAL VS. A CORPORATE TRUSTEE?

| Individual/Family Member Trustee | Corporate Trustee                                     |
|----------------------------------|---|
| Knows family dynamics, trusted   | Professional expertise (taxes, legal, administration) |
| Perceived as less expensive      | Unbiased, administers according to Trust              |
| Personally liable                | Unaffected by family dynamics                         |

## **Individual Trustees are free... right?**

- Consulting Estate Attorney \$300-\$400/hr
- Consulting a Trust Accountant \$200/hr

## **Corporate Trustee**

- Commonly 40 – 60 bps

Corporate Trustee alone or as Co-Trustee with family member is often a great solution !

# COMMON TRUST AND ESTATE PLANNING MISTAKES



- Beneficiary mistakes (IRA, No Contingent Beneficiary, Outdated)
- Naming corporate trustee who will move the assets (Bank)
- Leaving assets to a minor without naming who will handle the assets
- Assets go to a person and not the trust
- Naming an incompetent person to be Trustee

Revisit Often With Your Trusted Financial Advisor....

# Thoughts and Questions?



# Important Information

This presentation is for informational purposes only, is not a solicitation, and should not be considered investment, legal, or tax advice. The information in this report has been drawn from sources believed to be reliable, but its accuracy is not guaranteed, and is subject to change.

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# ANN MARIE CHIASSON, MD, MPH

FELLOWSHIP DIRECTOR, ANDREW WEIL CENTER FOR INTEGRATIVE MEDICINE  
UNIVERSITY OF ARIZONA



Ann Marie Chiasson, MD, MPH, is the Director of the fellowship at the Andrew Weil Center for Integrative Medicine. Her work includes developing curriculum and teaching Integrative Medicine to medical students, residents and fellows at the University of Arizona. She graduated with honors from Dalhousie School of Medicine in Halifax, Nova Scotia, and completed a residency in family medicine at the University of British Columbia.

Prior to medical school she earned a master's degree in public health from the Johns Hopkins Bloomberg School of Public Health. She completed a fellowship in Integrative Medicine at the Arizona Center for Integrative Medicine (AzCIM) in 2004. She has worked extensively as a Medical Director in hospice in Tucson and as an Integrative Family Medicine physician in Tucson and Canada.

Dr. Chiasson has a long standing interest in traditional energy healing traditions and teaches integrative medicine and energy medicine around the country. She is the author of *Energy Healing- the Essentials of Self Care* (Sounds True 2013) as well as other publication on Energy Healing.

For more information, go to [www.annmariechiassonmd.com](http://www.annmariechiassonmd.com).



# Aging with Vitality - part 2.

## A focus on Brain Health

Dr. Ann Marie Chiasson

Director, Fellowship in Integrative  
Medicine

Andrew Weil Center for Integrative  
Medicine

University of Arizona

Today we will  
cover Factors  
that affect  
cognitive  
impairment  
and depression

Nutrition

Mind-Body therapies

Movement

Supplements

Sleep

Touch



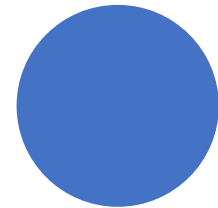
Risk Factors  
for Dementia  
that can be  
modified.  
*(Livingston,  
2017)*

- Education
  - Hypertension
  - Obesity
  - Hearing loss
  - Smoking
- Depression
  - Physical inactivity
  - Social isolation
  - Diabetes

- The brain has the incredible ability to reorganize itself, to form new synapses in response to experiences.

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What is Neuroplasticity?



# Exercise



Animal and human studies - exercise enhances beneficial structural and chemical changes in the brain.



Increases grey matter in the frontal region and the hippocampus;



Boosts brain blood flow;



Enhances cognitive ability in adults as well as children;

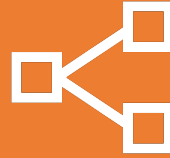


Prevents aging related cognitive decline (Mandolesi, 2018).



Improves cognition in those with mild cognitive impairment (Huang, 2016).

Your history  
matters, but  
you can still  
start now



Higher levels of physical activity in childhood and early adulthood are protective against cognitive decline later in life.



Canadian Brain in Motion Study looked at types of lifetime physical activity in 226 men and women, average age 66 years (Gill, 2015).



**Conclusion- maintenance of Physical activity throughout life - vigorous intensity, or physical recreational activity from childhood to age 35 were all associated with better cognition in later years.**

And over 50....



Physical exercise interventions significantly improved cognitive function in adults older than 50 years, regardless of baseline cognitive status.



Positive benefits occurred with an exercise intervention that included tai chi, or resistance and aerobic training, either in isolation or combined.



When exercise training variables were considered, interventions that included exercise with a **minimum duration of 45 min**, at moderate to vigorous intensity showed improvements to cognitive function.

What type of  
exercise?

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Aerobic

---

Resistance

---

Balance training

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Tai chi

---

Dancing

# What You Eat Affects Your Brain



Mediterranean Diet – Also known as the anti-inflammatory diet. Healthy athletes – 4 days on Mediterranean diet improved mood. Reversal after diet stopped.



DASH (Dietary Approaches to Stop Hypertension) Diet



MIND (Mediterranean-Dietary Approach to Systolic Hypertension Diet Intervention for Neurodegenerative Delay) Diet



Ketogenic and Okinawan diets along with caloric restriction are also being studied and show promise.



# Mediterranean Diet



# Meditation and Mindfulness



8 weeks of Mindfulness Meditation - Improvement in a "multiple object tracking (MOT) tasks that taps core cognitive processes, i.e. sustained selective visual attention and spatial working memory and improved attention (Schöne, 2018). .



16 week, 10- minute a day mindfulness practice (Moore, 2012) with EEG. increased attention and ability to process conflicting or incongruous information.



8 week period of mindfulness meditation in an older population for only 10 minutes a day, 5 days a week demonstrated **improved task processing** (Malinowski, 2017).



Mindfulness and MBSR is taught at the public libraries in Tucson

Use Hypnosis  
or Guided  
Imagery  
instead of  
meditation if  
you would like



Insight Timer



Dr. Steve Gurgevich  
[www.healingwithhypnosis.com/](http://www.healingwithhypnosis.com/)




Belleruth Naprastek –  
[healthjourneys.com](http://healthjourneys.com)

# Insight Timer


Discover >

A close-up photograph of water with several concentric ripples, suggesting raindrops or stones hitting the surface. The water is a deep blue-grey color.


Dealing with Depression

A blue background with a subtle, vertical, wavy texture, resembling a close-up of a rock face or a textured surface.

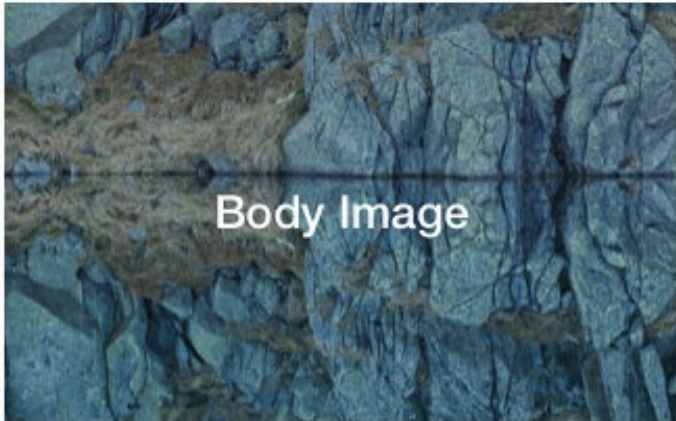
Managing Grief

A deep blue background with bright, sun-like rays emanating from the top right corner, creating a sense of light and hope.


Emotional Healing

A close-up photograph of water droplets and streaks on a dark, reflective surface, possibly a window or a car windshield.

Pain Management

A photograph of a rocky, uneven terrain with a mix of blue and brown tones, possibly a mountain or a rugged landscape.

Body Image

A photograph of a person lying down, wearing a white garment, with their head resting on a surface, possibly a pillow or a blanket.

Dealing with Addiction

# Meaning



In a prospective observational study, a higher sense of purpose was associated with a 52% decreased incidence of AD and 30% decreased incidence of MCI (Boyle, 2010).



In patients with AD, a religious practice may slow the progression of cognitive decline (Kaufman, 2007).

# Religion –

Having a spiritual  
or religious  
practice  
Increases length  
of life by 8 years.



Prayer has been shown to be associated with decreased overall and cardiovascular mortality, lower depression and generalized well-being (Lucchetti, 2011).



It is also possible that prayer preserves cognition. This was seen in an observational study of elderly Arabic women in Northern Israel, n= 778 (Inzelberg, 2013)



Another study showed the benefit of prayer. In an eight year prospective study among Mexican Americans, religious involvement was associated with slower cognitive decline (Hill, 2008).



In patients with AD, a religious practice may slow the progression of cognitive decline (Kaufman, 2007).

# Learn a new language



A recent review concluded that learning a foreign language in adulthood enhances cognitive function (Klimova, 2018).



Besides enhancing cognition, the acquisition of a foreign language improved self-esteem and increased social connectedness.



Several studies have shown that new language learning leads to neuroplastic changes not only in brain areas associated with language but also in distant areas not involved in language such as the corpus callosum-a region (Schlegel, 2012) and other distant areas (Antoniou, 2013).



# Activity in mid and late adulthood

What reduced the risk of Mild Cognitive Impairment? By how much?

Engaged in arts - 73% reduction of risk

Computer use in adult life - 53% reduction of risk

Crafts - 45% reduction of risk

Socially active - 55% reduction of risk



# Keep your systolic blood pressure below 120 –

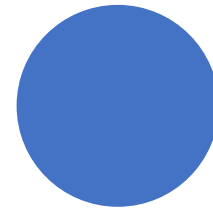
Intensive blood pressure control, that is SBP < 120 leads to reduced cardiovascular morbidity and mortality (SPRINT Research Group, 2015). Is what is good for the heart also good for the brain?

The SPRINT MIND trial -9361 participants, mean age 67.9 years, to either a SBP of < 120 mm Hg (intensive control) or to < 140 mm Hg (regular control) looked at a primary outcome of probable dementia (Williamson, 2019).

Findings: Trend toward less dementia in the <120 group. Significant (19%) reduced incidence of cognitive impairment (HR 0.81) and 15% reduced incidence of composite of MCI and probable dementia.

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# Dietary supplements for the brain



# Bacopa

**Evidence:** weak – moderate for effect with cognitive decline

**Extract:** 300-640 mg per day of extracts standardized to 55% bacosides for adults

**Crude herb:** 1-6 grams per day of the dried root, taken in 2-3 divided doses

Adjust down for GI side effects

# Curcumin

Comes from the Turmeric root

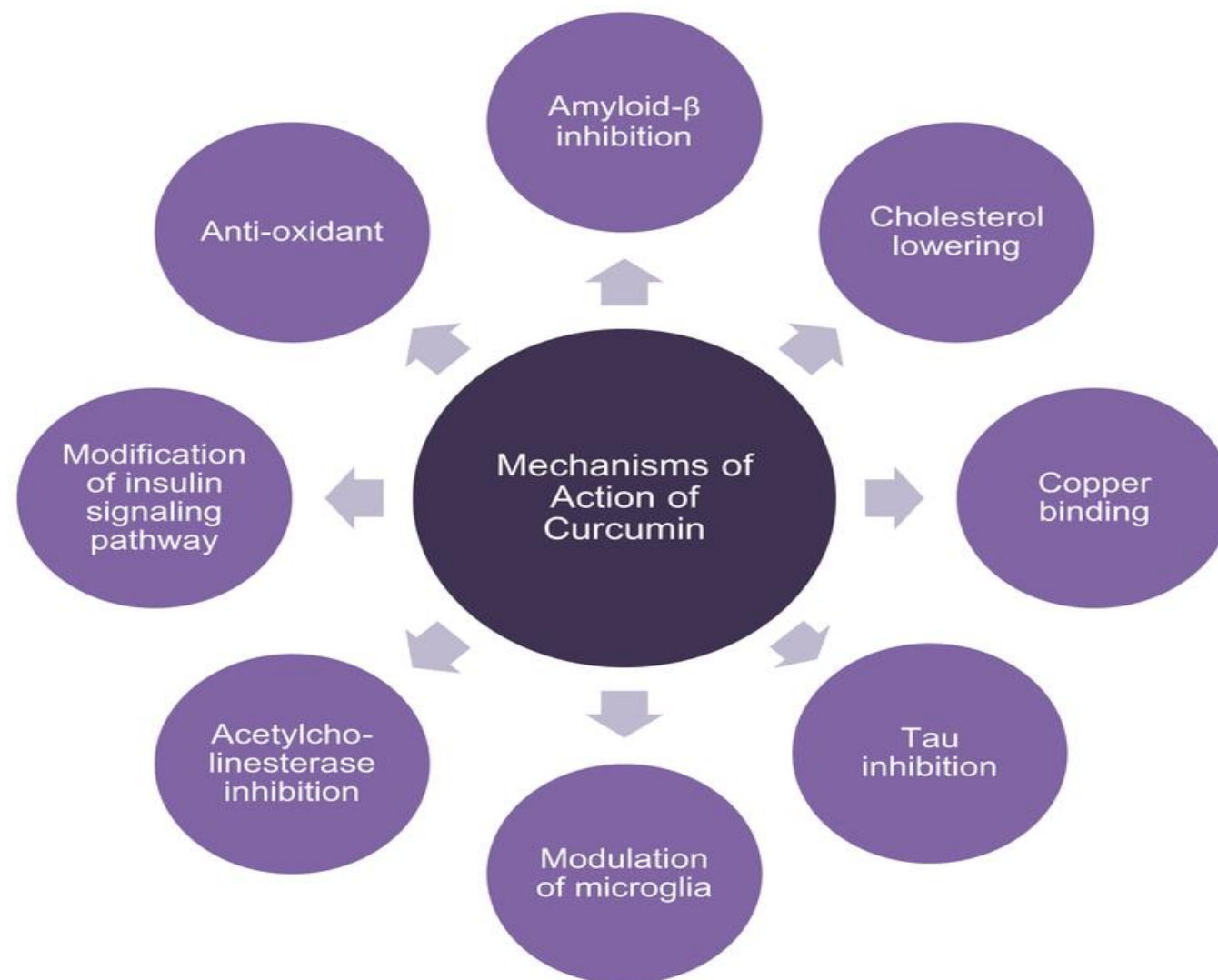
Has a role in brain health – cognitive decline and depression

1-1.5 grams per day (1000mg-1500mg)

Be consistent if you take blood thinners as it can change the levels. Take the same amount each day

Get a brand with USP on label so does not have contaminants

# Turmeric/Curcumin Mechanism of Action



# Lion's Mane

A number of mushrooms are being studied for neuroprotection and neuro-regeneration. Most studies are on animal models.

the mycelia and fruiting bodies of *Hericium erinaceus* (commonly known as Lion's mane) appears to stimulate nerve growth factors (Wong, 2017).

Double blind placebo controlled trial of participants aged 50 to 80 with mild cognitive impairment, *H. erinaceus* improved cognitive function (Mori, 2009). The treatment consisted of 1000 mg of 96% air-dried fruiting bodies three times a day. The cognitive function scores increased with the length of intervention.

# Magnesium is good for just about everything



Several observational studies show that increased dietary intake of magnesium is associated with lower rates of cognitive impairment (Cherbuin, 2014; (Ozawa, 2012).



Since the dietary intake of magnesium is low in half of the population of the United States, improving intake of foods rich in magnesium, or supplementation, may help prevent and treat neurological disease.



400mg-600mg per day – unless GI side effects

# Sunlight and vitamin D

Low Vitamin D levels have been associated with higher incidence of cognitive impairment, neurocognitive disorders and lower hippocampal volume (Pavlovic, 2018).

Vitamin D deficiency is associated with reduced hippocampal volume and disrupted structural connectivity in patients with mild cognitive impairment (Al-Amin, 2019).

Vitamin D deficiency has reached epidemic proportions as a result of our modern lifestyle of low sun exposure and poor nutrition. It is interesting that in rural China, those with the highest sun exposure, had better cognitive function (Gao, 2018).



# Sleep

Relates to depression and cognition

Sleeping less later in life is a (partial) myth. REM sleep is required, napping or dividing it into 2 sleep periods not uncommon.

Sleep hygiene, decrease blue light – Amber glasses,

Valerian 400mg-900mg 1-2 hours before bed improves sleep 38-80% better.

Melatonin 0.3 - 3mg 40 min before sleep

Passion Flower – 2gms steeped in tea or 80-100mg before bed

Lemon Balm/Hops or you can find a blend with all of these

# Loving touch



Good quality touch, massage, or energy healing (i.e. Therapeutic touch, Reiki)



Decreases pain - evidence level 1 for chronic pain patients



Decreases “behaviors” in dementia



Releases oxytocin – has important impacts on the brain



Demonstrate - The face touch is most effective

# Thank you!

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