# Eat Healthy without “Dieting”

Eating healthy can be easy, affordable and delicious. It’s all about making smart choices to build an overall healthy dietary pattern. After all, a healthy diet can help reduce your risk of heart disease, stroke and lots of other things you’d rather avoid. [Read the full article here.](#)

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## Include

- Fruits and vegetables
- Whole grains
- Beans and legumes
- Nuts and seeds
- Fish (preferably oily with omega-3 fatty acids)
- Skinless poultry and lean animal proteins
- Plant-based proteins

## Limit

- Sweetened drinks
- Sodium and salty foods
- Saturated fats and dietary cholesterol
- Fatty or processed red meats
- Refined carbohydrates
- Full-fat dairy products
- Tropical oils such as coconut and palm oil

## Avoid

- Trans fat and partially hydrogenated oils

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## Tips for success:

- Choose mindfully, even with healthier foods. Ingredients and nutrient content can vary a lot.
- Read labels. Compare nutrition information on package labels and select products with the lowest amounts of sodium, added sugars, saturated fat and trans fat, and no partially hydrogenated oils.
- Watch your calories. To maintain a healthy weight, eat only as many calories as you use up through physical activity. If you want to lose weight, take in fewer calories or burn more calories.
- Eat reasonable portions. Often this is less than you are served, especially when eating out.
- Cook and eat at home. You’ll have more control over ingredients and preparation methods.
- Look for the [Heart-Check mark](#) to easily identify foods that can be part of an overall healthy eating pattern.
The new bill permits those 70½ or older to make a one-time qualified distribution from an IRA to fund a Charitable Gift Annuity, something never previously allowed.

The passing of the bill was considered a tremendous win for the American Heart Association, the leader of the coalition of nearly 60 of the country’s largest charities and faith-based organizations who had been working to build support for the Legacy IRA Act among lawmakers from both political parties.

This was great news to Janet as well. The one-time distribution from her IRA account helped satisfy her required minimum distribution (RMD) and there was no taxable income to declare since the distribution came directly from her IRA custodian. Janet was the very first donor to use her IRA to support the association after the bill passed, using it to create another lifetime income stream with payout rates the highest they’ve been in years. “It’s a win-win,” said Janet. “As a senior, I can maintain income for myself but also make a difference for the causes I care about. I want to do good now, and I also want to leave a legacy.”

Janet now has a total of five CGAs with the American Heart Association and has also left a gift to the American Heart Association in her will. After all, “we must live for today, we must plan for tomorrow.”

Not only had Janet’s parents taught her the importance of helping others, they had instilled in her the value of saving and investing money. Thanks to their guidance and her own financial acumen, Janet had built up an impressive stock portfolio and retirement account over the years. She knew these were the tools for greater giving. In 2016, Janet used several stock holdings to create her first Charitable Gift Annuity (CGA) with the American Heart Association, which provides a fixed income stream for life. “Financially, it’s a very valuable way to handle your assets,” said Janet. “The high value of the stocks allowed me to give so much more than I could’ve given through a cash donation alone.”

It was in early January 2023 when Janet got a call from her staff partner with the American Heart Association sharing some exciting news - Congress had just passed a bill known as SECURE Act 2.0 which contained the Legacy IRA Act.

For more information on how you can create lifetime income with your lifesaving gift, request our "Giving and Receiving" brochure on Charitable Gift Annuities now!
Is $1 Million Enough to Retire?

The question of whether $1 million is sufficient for a comfortable retirement is a common concern we hear. The answer depends on various factors and it’s crucial to analyze your situation intentionally.

Let’s explore the key questions you need to answer prior to retiring confidently.

**What lifestyle do you want to live?**
Evaluate your expected expenses and desired retirement lifestyle. Consider things like housing, healthcare, travel, leisure activities, and general cost of living. While you may not enjoy “budgeting,” it’s crucial to understand your monthly expenditures.

**How will inflation impact me?**
Account for the impact of inflation and rising costs over time. While $1 million may seem substantial, inflation erodes your purchasing power over time. These need to be factored into your plan.

**What will my investments return and how much can I withdraw?**
Reasonable assumptions must be made for the growth rate of your investments over time. The 4% rule suggests withdrawing 4% annually, but individual circumstances and market conditions will certainly influence this rate, so it’s best to come up with a dynamic withdrawal rate that can adjust as needed.

**What are my Social Security and other income sources?**
You will need to consider income sources such as Social Security benefits, pensions, rental income, or part-time work during retirement. Many times, these income sources play a large role in the success of your retirement plan.

**Where will I live?**
The cost of living varies by location. Consider where you plan to retire and assess how it aligns with your financial resources.

While $1 million may seem like a solid foundation for retirement, its adequacy depends on many factors. Retirement is too important to be left to chance! Consulting with a financial advisor who specializes in retirement planning is a great first step to help analyze your situation.

Read the full article at [Heart.org/LOHSummer23](http://Heart.org/LOHSummer23)!
August is National Make a Will Month!

7 out of 10 people pass away each year without a current will. Use this month to ensure yours is created and up to date so that your wishes are carried out, including any legacy gifts you may wish to leave to charities!

Request our popular "Your Will, Your Way" brochure now to review 25 of the most common questions and answers about wills and estate planning!

Keep cool with our heart-healthy Strawberry Orange Smoothie

Ingredients:
- 10 frozen, unsweetened strawberries
- 1 cup fat-free, plain yogurt
- 1/2 cup 100% orange juice
- 1/2 teaspoon stevia sweetener (1 packet)

Directions:
In a food processor or blender, process all the ingredients until smooth.

For more healthy American Heart Association recipes, visit recipes.heart.org.

P.S. Your Legacy of Heart newsletter is turning a new page! This February, check your mailbox for a brand-new publication just for our valued Giving Society members like you!