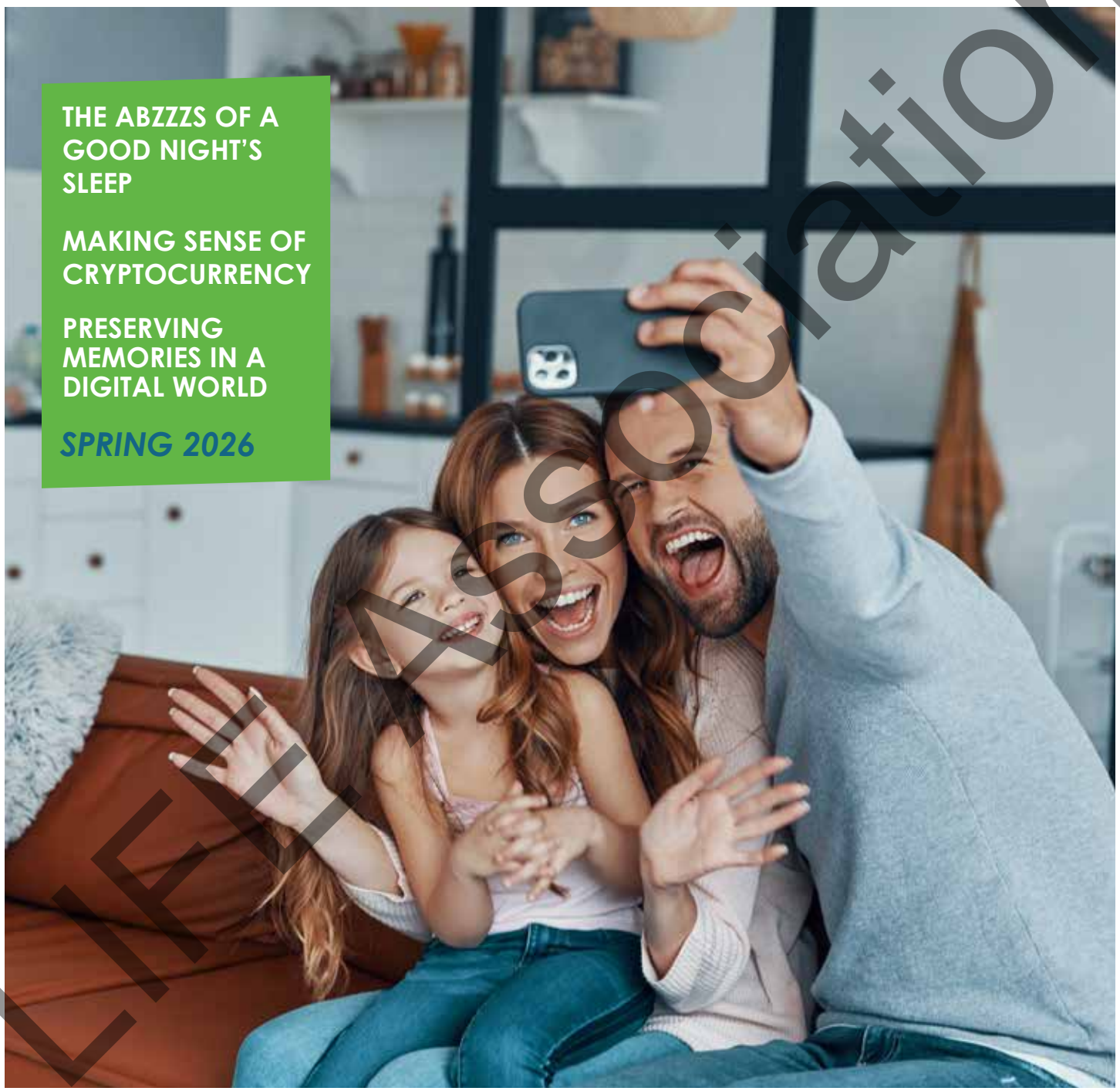
healthy wealthy&wise



THE ABZZZS OF A GOOD NIGHT'S SLEEP

MAKING SENSE OF CRYPTOCURRENCY

PRESERVING MEMORIES IN A DIGITAL WORLD

SPRING 2026

LIFE™ **Empowered** Members, **Informed** Choices

THE IMPORTANCE OF SLEEP:
WHY IT MATTERS MORE THAN YOU THINK

Sleep is often the first thing we sacrifice when life gets busy. Sometimes it is practical, like when we stay up late to finish work or a last-minute chore. Other times, we lose out on sleep by getting lost in a good book, scrolling on our phones, or trying to squeeze in just one more episode of our favorite show. Sleep isn't optional maintenance though; it's a core biological process that affects nearly every system in the body. When we consistently get enough quality sleep, we function better physically, mentally, and emotionally. When sleep eludes us, the consequences tend to accumulate quietly over time.

Fundamentally, sleep allows the body and brain to recover from the demands of our day. During sleep, the brain consolidates memories, processes emotions, and clears out metabolic waste that builds up while we're awake. The body uses this time to repair tissues, regulate hormones, and support immune functioning. These processes still occur when sleep is limited, but far less efficiently, which helps explain why chronic sleep loss can have such wide-reaching effects.

One of the most noticeable benefits of adequate sleep is improved cognitive functioning. When people are well-rested, attention, reaction time, and problem-solving abilities tend to improve. Emotional regulation also becomes easier. Adequate sleep is associated with greater patience, better stress tolerance, and a more stable mood. In contrast, even a few nights of poor sleep can increase irritability, anxiety, and emotional reactivity, making everyday challenges feel significantly harder to manage.

Sleep also plays a major role in physical health. Consistently getting enough rest supports cardiovascular health, metabolic regulation, and immune system functioning. Research has linked insufficient sleep to increased risk for conditions such as heart disease and diabetes. Additionally, sleep helps regulate appetite-related hormones, which means ongoing sleep deprivation can disrupt hunger cues and increase cravings, particularly for high-sugar or high-fat foods, which can lead to obesity.

Many people assume they would know if their sleep was inadequate, but the signs are not always as obvious as they expect. Sleep deprivation doesn't always show up as simply "feeling tired." Instead, it often appears in more subtle ways that

are easy to normalize or overlook. When sleep is sufficient and restorative, waking up usually feels manageable within the first hour of the day, energy levels remain relatively steady, concentration comes without excessive effort, and your mood tends to feel more even. In contrast, poor-quality or insufficient sleep may show up as difficulty waking, persistent daytime fatigue, brain fog, or increased emotional sensitivity. Over time, many people begin to view these patterns as their personal baseline rather than as signals that something may be off.

Sleep quality matters just as much as sleep quantity. Spending eight hours in bed does not guarantee restorative sleep if that time is fragmented or disrupted. Stress, inconsistent schedules, late-night screen use, and environmental factors such as noise or light can all interfere with the brain's ability to cycle through the stages of sleep needed for full recovery. This is why someone can technically get "enough" sleep and still feel exhausted.

Practical Tips for Better Sleep

While sleep problems can feel complex, small, consistent changes often make a meaningful difference. Helpful strategies include:

- Maintaining a regular sleep and wake schedule, even on weekends
- Creating a wind-down routine before bed
- Reducing screen use and bright light exposure in the hour before sleep
- Keeping the bedroom dark, quiet, and cool
- Limiting caffeine later in the day
- Getting exposure to natural light earlier in the morning

It's important to approach sleep with flexibility and self-compassion. The occasional poor night of sleep is part of being human, not a personal failure. Stressful periods, illnesses, or life changes can temporarily disrupt sleep, and trying to "force" perfect sleep often backfires. What matters most is consistency over time, not a bad night or two.

Sleep supports nearly every aspect of health, and by prioritizing both sleep quantity and quality, we give our bodies and minds the foundation they need to function well. In a culture that celebrates constant productivity, choosing sleep is one of the most effective, underrated, and better yet - simple - ways to care for yourself.

FAST FACTS

- **50 to 70 million Americans have sleep disorders**
- **1 in 3 adults do not regularly get the recommended amount of sleep needed to protect their health**
- **Nearly 40% of adults report falling asleep during the day without meaning to at least once a month**
- **Drowsy driving causes more than 6,000 fatal crashes yearly**

Active&Fit DIRECT™

LIFE Empowered Members, Informed Choices

Make Your Move™ Toward a Healthier You

$0 Enrollment Fee *with code:* **MOVEMORE**[1]

Top Brand Gyms Starting at $28/mo.[2]

From classic gyms to specialized studios—yoga, barre, Pilates, spin, and more—choose from thousands of options and work out your way.

Flexible Memberships Mean You're Never Locked In

No long-term contracts, annual fees, or cancellation penalties give you the freedom to move on your terms.[3]

More to Power Your Progress

Work 1-on-1 with a ***personal wellness coach*** *and create a customized plan to get you to your goals. Get education and support in fitness, nutrition, stress management, sleep, and even GLP-1 weight loss, all at no extra cost.*[4]

Access thousands of on-demand workout videos— ***FREE and at your fingertips.***

NEW **Active&Fit Direct™ Marketplace**

10% - 50% Off Wellness Products[5]

Unlock exclusive discounts on fitness, nutrition, and apparel *from New Balance®, Fitbit®, Adidas®, Garmin®, Home Chef®, and more!*

Get Started:

https://login.mylifebenefits.org/

12,800+ Standard Gyms

the Y · CRUNCH · 24 HOUR FITNESS · EOS FITNESS · snap fitness 24/7 · ANYTIME FITNESS

10,200+ Premium Gyms

CLUB PILATES · FIT4MOM · pure barre · F45 TRAINING · RUMBLE · STRETCH LAB

[1]$28 enrollment fee waived 3/1/26 12:01 a.m. - 5/31/26 11:59 p.m. PT. [2]Plus a $28 program enrollment fee and applicable taxes. [3]An initial 2 month introductory period applies then participation is month-to-month. [4]Active&Fit Direct and its coaches provide general information for educational purposes only and do not offer medical or pharmaceutical advice or diagnoses. For any medical or health concerns, consult a qualified healthcare professional. [5]Not all program sponsors offer Marketplace; vendors, products, and discounts are subject to change.

THE IMPORTANCE OF UNDERSTANDING CRYPTO BEFORE YOU JUMP ON THE BAND(WIDTH) WAGON

In 1971, the United States quietly rewrote the rules of money. When the country ended the gold standard, the U.S. dollar was no longer tied to a physical reserve of gold and instead became what economists call a fiat currency - money backed by the full faith and credit of the U.S. government. For decades, most people rarely questioned what gives money its value. The rise of cryptocurrency has brought that conversation back into focus, prompting a new generation of investors to rethink what money is, who controls it, and where it may be headed next.

Cryptocurrency can feel confusing, intimidating, or even suspicious, especially if your exposure to it has been headlines about scams, market crashes, or people getting rich overnight. For many, "crypto" sounds more like internet mythology than something real. But cryptocurrency is neither magic nor meaningless. It is a legitimate technology with real-world uses, real risks, and real limitations. Understanding the basics can help separate hype from reality.

At its simplest, cryptocurrency is a form of digital money. Unlike traditional currency, it isn't printed by a government or issued by a central bank. Instead, cryptocurrencies exist entirely online and rely on decentralized computer networks to track ownership and transactions. The most well-known cryptocurrency is Bitcoin, though thousands of others now exist.

What makes cryptocurrency different from the money in your bank account is how it is recorded and verified. Traditional banking systems rely on centralized institutions (like a bank) to keep records and approve

transactions. Cryptocurrencies use a technology called blockchain, which is essentially a public digital ledger. Every transaction is recorded, time-stamped, and shared across the network, making it difficult to alter or falsify records after the fact. Because there is no central authority overseeing the system, the network itself must confirm transactions. This process is handled by computers around the world that follow strict rules built into the cryptocurrency's code.

A common question is whether cryptocurrency is "real." The answer is yes - cryptocurrency has real monetary value, can be exchanged for traditional currency, and is accepted by some businesses as payment. However, its value is not backed by physical assets or government guarantees. Instead, value comes from supply and demand, utility, and trust in the underlying system. This makes cryptocurrency highly volatile, meaning prices can rise or fall very quickly.

Another frequent concern is whether cryptocurrency is a scam, especially given its association with failed projects and fraudulent schemes. Cryptocurrency itself is not a scam, but it has been used in scams - much like email, credit cards, or online marketplaces. NFTs (non-fungible tokens), a type of "digital collectible" that surged in popularity in the early 2020s, brought widespread attention to speculative behavior and exaggerated promises. Many projects were heavily hyped but ultimately lost value or utility, which understandably made many people more cautious. Legitimate cryptocurrencies exist alongside risky or outright fraudulent projects, making education especially important.

As an investment, cryptocurrency sits somewhere between traditional assets and speculative ventures. Some people have benefited financially, particularly early adopters or those who understand market dynamics well. However, it is not a guaranteed path to wealth, nor is it appropriate for everyone. Because crypto markets are less regulated and more volatile than stock markets, losses can be sudden and substantial. For most people, cryptocurrency functions best as a small, high-risk portion of a broader financial strategy rather than a primary investment.

This raises an important question: who actually benefits from cryptocurrency? In practice, those who benefit most tend to have access to technical knowledge, financial flexibility, and the ability to tolerate risk. People with limited resources or little understanding of how crypto markets work are more vulnerable to losses. This does not mean crypto is only for a niche group, but it does mean that participation without education carries real risks.

Environmental impact is another legitimate concern. Some cryptocurrencies, particularly older systems like Bitcoin, rely on energy-intensive processes known as "proof of work." These systems require large networks of computers running continuously to validate transactions, which consumes significant electricity. In areas where energy comes from fossil fuels, this can contribute to environmental strain. Comparisons are often made to AI systems, which also rely on energy-heavy data centers and cooling infrastructure.

Not all cryptocurrencies function the same way though. Newer systems have moved toward more energy-efficient models, such as "proof of stake," which dramatically reduces electricity usage. The environmental footprint of crypto depends heavily on the specific technology used, the energy sources powering it, and how widely it is adopted.

Cryptocurrency is neither a miracle solution nor a meaningless fad. For those willing to learn and proceed cautiously, it can serve some functional benefit, but like any investment platform, it's not a surefire win. Understanding crypto is less about deciding to participate and more about being informed enough to decide wisely.

gölexi

Pet Telehealth Service

Go Lexi is 24 hours a day, seven days a week, 365 days a year unlimited access to a dedicated team of Veterinarian telehealth specialists.

The consultation is a real time phone or video call via your mobile device or computer; and enables you to ask questions, get a second opinion, understand if you need to take your pet to the vet or ER, discuss behavioral issues, training and wellness.

GoLexi virtual veterinary service has teamed up to bring you, at NO EXTRA COST, additional SAVINGS on all your pet's veterinarian visits and prescription drugs.

Call 866-942-1194 to enroll your pet and schedule a consultation. Or visit:

login.mylifebenefits.org

Click on the GoLexi tile.

GoLexi is NOT FOR EMERGENCIES and is not for use for medical emergencies or urgent situations. GoLexi is NOT a replacement for regular in-office visits, vaccinations and by law our telemedicine services cannot diagnose or prescribe medications for your pet.

Pet Care Benefits included with GoLexi in your LIFE Association Membership:

Pet Assure

America's Veterinary Discount Plan that gives you an instant 25% discount on all in-house medical services at participating network vets. Just present your Member ID card at the time of check-out for huge discounts on your entire medical services bill, no questions asked!

Pet Drug Card

Offers you low prices on your furry friends' prescription medications! This program has no exclusions; there are no income, age, pre-existing condition, deductible, or waiting period restrictions! Simply present your card at participating pharmacies and SAVE!

GoLexi is included in the Preferred, Prime Plus and Sterling Plus membership plans.

SCRAPBOOKING IN THE CLOUD

Regardless of where you grew up, family history was likely documented and retained in a very similar manner. Pictures were taken on film in hopes that a handful of the images would be special, and there was excitement when you'd pick up that envelope from the local drug store. The winning photos would make their way into an album that would soon begin to yellow, while the shots that didn't project Aunt Ethel in a good light would live in the envelope, along with the negatives, in the top of a closet somewhere.

Today, most memories don't live on shelves, they live on phones, in shared folders, email threads, or somewhere in "the cloud." Photos are taken constantly but rarely printed. Meaningful messages are sent and reread, then buried under newer ones. Entire phases of life can exist digitally without ever becoming something you physically preserve. For many people, especially those less comfortable with technology, this shift can make memory-keeping feel frustrating or even inaccessible.

One challenge of modern memory preservation is that digital doesn't always feel permanent, even when it is. Phones get replaced. Things get lost in updates. Apps come and go. Passwords are forgotten. Important photos or files may technically exist somewhere, but without organization or intention, they're easy to lose track of. Unlike a physical album, digital memories don't automatically invite revisiting.

The good news is that preserving memories today doesn't require advanced tech skills or constant documentation. Organizing your memories can require as little as a small amount of structure and a willingness to decide what's worth keeping. Digital tools can actually make memory preservation easier and more flexible than ever; it may just take developing new habits to do so.

A helpful first step is expanding the idea of what counts as a keepsake. Memories aren't just photographs anymore. Screenshots of meaningful text messages, saved voicemails, videos of everyday moments, shared playlists, or even calendar reminders tied to important events all capture pieces of life that once would have been impossible to store. These digital artifacts may not look traditional, but they serve the same purpose as letters or ticket stubs once did.

Another practical shift is moving from "saving everything" to curating selectively. Because storage feels limitless, it's easy to let photos and files pile up unchecked. Over time, that volume can make meaningful moments harder to find. Periodically choosing which photos, messages, or documents matter most helps turn digital clutter into something more usable.

Simple Ways to Preserve Modern Memories

Preserving memories doesn't have to be complicated. A few manageable habits can go a long way:

- Create folders by year or event and move meaningful photos or files into them
- Screenshot and save important messages or emails in one dedicated place
- Back up photos and files to both cloud storage and an external drive
- Use shared albums so memories aren't stored on just one device
- Print a small selection of favorite photos rather than everything

For those who want something a bit more structured than basic cloud folders, several apps now specialize in intentional digital memory keeping. Platforms like Google Photos and Apple Photos still work well for automatic backup, and their shared album features allow families or friend groups to contribute to the same living collection. Instead of one person becoming the unofficial family archivist, multiple people can add photos and videos over time. This kind of collaborative setup helps ensure memories don't live on just one device and makes it easier for everyone to revisit moments together.

For a more scrapbook-style experience, tools such as Day One Journal and Notion allow users to combine photos with written reflections, timelines, and tags, creating a more narrative record of life events. And for those who still love something tangible, services like Chatbooks and Shutterfly can automatically format digital photos into clean, professionally printed books with minimal effort. These options go a step beyond simply "saving to the cloud," offering systems that are easier to share, easier to revisit, and more likely to last.

Preserving memories isn't only about storage, it's about access. Helping family members understand where photos are kept, how shared albums work, or how to save something meaningful can make a big difference. When people feel excluded from digital spaces, memories can feel out of reach. Small explanations and shared systems help keep everyone connected.

The goal isn't to archive your entire life, it's to keep the moments that matter the most accessible when you want to revisit them. And remember, pictures don't need to be perfect, even though modern technology can fix a multitude of photography sins. Just because that photo of Aunt Ethel doing the splits is blurry doesn't mean it shouldn't haunt the next generation's memories too!

Maybe memory-keeping today doesn't always look like a heavy scrapbook pulled down from a closet shelf. Maybe it looks like a tablet passed around the living room, a shared album opened on the TV, or a group chat lighting up as everyone adds their favorite photos from the same weekend. The format may have changed, but the heart of it hasn't. Families still gather. Stories still get told. Someone still laughs a little too hard at that Aunt Ethel photo that was never meant to last this long.

What matters most isn't whether memories live on paper or in pixels. It's that they remain easy to find, easy to share, and easy to return to when the moment calls for it. With a little intention and collaboration, today's digital moments can become tomorrow's family stories — the ones that get revisited, retold, and passed forward, one generation at a time.

You are Important to Us and to Your Family.

Empowered Members, Informed Choices

Life Association has partnered with Life Line Screening, the nation's largest provider of preventive health screenings, to bring our members convenient, painless, and non-invasive health screening services.

Four Vital Screenings for $129

Add Osteoporosis screening for only $10

Carotid Artery Screening (Plaque)

Ultrasound evaluation of the carotid arteries that screens for buildup of fatty plaque — a leading cause of strokes.

Heart Rhythm Screening (Atrial Fibrillation)

A quick and easy test using EKG electrodes placed on the arms and legs to identify the presence or absence of an irregular heartbeat. Atrial Fibrillation increases the risk of stroke 5 times.

Abdominal Aortic Aneurysm Screening

Ultrasound is used to screen for the presence of an aneurysm (enlargement) in the abdominal aorta that could lead to a ruptured aorta.

Peripheral Arterial Disease Screening

Evaluates for peripheral arterial disease (plaque buildup) in the lower extremities. Patients with PAD (peripheral arterial disease) are 3 to 6 times more likely to have a heart attack or stroke.

Call toll-free to schedule: 1-800-636-0196

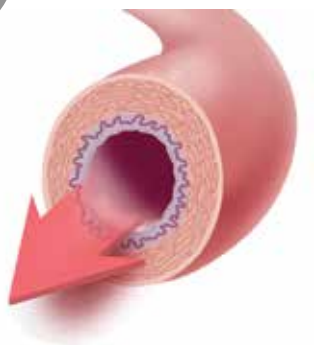
Priority Code: BDHW297

Lifeline Screening included in Basic, Select, Prime, Prime Plus, Sterling, Sterling Plus, My LIFE Wellness and My LIFE Senior Plus Membership Levels

LIFE LINE SCREENING®
The Power of Prevention

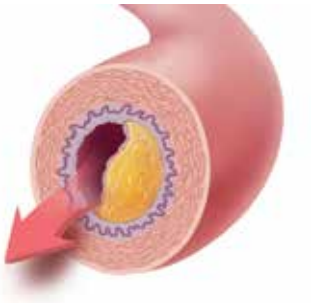
BBB ACCREDITED BUSINESS

Plaque buildup can lead to heart disease, stroke and aneurysms.



A normal artery allows blood to flow through easily.

As you age, arteries can become partially blocked.



Plaque buildup reduces your blood flow and can be dangerous if left untreated.

As a member of LIFE Association, you have access to a variety of programs and services designed to help you live life to the fullest. These outstanding programs include access to healthcare, mental health, and financial strategies. If stability and reassurance are what you want, don't forget you can purchase upgraded memberships which include Association Insured Benefits.

LIFE Association is continually striving to provide benefits and services to enhance you and your family's lives. If you have any questions regarding your LIFE Association membership, please call 800-557-5024.

Healthy, Wealthy & Wise is dedicated to helping LIFE Association members live happier, healthier lives. This publication does not replace necessary information or care provided by medical, financial, or other professionals.

Unless otherwise noted, all models are used for illustrative purposes only.

Empowered Members,
Informed Choices

LIFE Association – Texas
500 N. Central Expwy.
Plano, TX 75074

LIFE Association – Alabama
2100 Southbridge Pkwy, Ste 650
Birmingham, AL 35209