



Wellbeing

Insights

Living a Better, More Vibrant Life



Enhancing Emotional Health While Social Distancing

Our emotional wellbeing is often impacted by what's happening in other areas of our lives. If stressful events are taking place in our community, such as the COVID-19 pandemic, if we are not feeling our best physically or if we have financial challenges, our emotional health can be negatively impacted. If we are disconnected from friends and family or lack a sense of meaning in our lives, it can be challenging to maintain a positive attitude to get through the day. However, by making a deliberate effort to tend to our emotional wellbeing, we can develop the resiliency and mindset needed to navigate life's challenges. The following are several ways to enhance your emotional wellbeing.

Maintain Connections

Research shows that loneliness is a stronger predictor of mental health than

mental health is a predictor of loneliness. Having meaningful, regular connections with friends and family is integral to our emotional wellbeing. While meeting a friend for lunch or visiting grandparents on a weekend can be good for the soul, unfortunately, in these times where social distancing is required, that is not feasible. However, advancements in technology have made it easy to connect without being in person. Reach out to loved ones via phone, text or video chat to connect, laugh together and support each other.

Have an Attitude of Gratitude

Connecting with a deep sense of gratitude for what is going right in our lives can protect our brains from negative

In This Issue

April

Enhancing Emotional Health
While Social Distancing 1

Mindful Minute 2

Financial Focus: Tips for
Surviving Market Volatility During
COVID-19 Uncertainty 3

4 Tips for Transitioning to
Remote Work 5

Stay Active with At-Home
Workouts 6



Enhancing Emotional Health While Social Distancing Continued from page 1

thoughts and the rumination that often accompanies them. By incorporating a regular gratitude practice, we can train our brains to actually feel more grateful. Writing a handwritten, heartfelt note of gratitude to a friend or family member can help shift your focus to positive emotions. Similarly, taking daily inventory of three to four specific people or events for which you are grateful can help tip the proverbial scales toward greater overall feelings of positivity. An added benefit is achieved when you share with others your gratitude for them and the feelings of connectedness and warmth that arise from that exchange.

Stay Active Physically

Physical activity is essential to maintaining emotional wellbeing. It helps increase the production of your brain's feel-good neurotransmitters called endorphins. Take a walk around your neighborhood, maintaining a 6-foot distance from others, to get some

fresh air. Try an at-home workout using YouTube or phone apps. Many gyms and other workout studios are offering online classes.

Stay Active Mentally

Whether it's crafting, playing an instrument or working on a puzzle, make sure you are switching up your downtime, not just zoning out to TV. Practicing mindfulness and meditation can be very instrumental in easing stress and anxiety. Try using an app like Calm or Headspace, and make sure you are getting enough sleep.

Seek Help & Help Others

Finally, giving back to others by volunteering, donating to charity or otherwise lending a helping hand can enhance our emotional wellbeing. In these times especially, many senior citizens could use your help, and there are ways to do so while adhering to social distancing guidelines. It feels

good, we achieve a sense of purpose and we create and deepen connections with others. Offer to help a colleague with a project, send uplifting notes to those in nursing homes, shop local, foster an animal or use a special skill or hobby that you have to lift up someone else.

Emotional wellbeing is paramount to our overall health and our ability to get through challenging times. Moreover, nurturing it can help make you, the people you care about and your community stronger.

If you have concerns about your mental health, please contact your mental health professional or call your company's Employee Assistance Program (EAP). SAMHSA's National Helpline is also just a call away at 800-662-HELP (4357). The CDC offers several resources on mental health during this pandemic; for example, [Managing Stress and Anxiety during COVID-19 outbreak](#).

Mindful Minute



Just as important as educating ourselves about COVID-19 and other public health threats is cultivating awareness of our internal responses to this information. It may feel like a very fine line as precaution and education can quickly escalate to fear, worry and anxiety. Cultivating equanimity can be an effective tool in navigating these challenging times.

Equanimity is a state of mental calmness and composure, particularly in difficult situations. This quality of psychological stability begins with awareness, care and compassion. An important element of cultivating equanimity is quieting the tendency to over-identify with our emotions and feelings. By bringing awareness to difficult thoughts and acknowledging that they are not

permanent, we enable them to change and pass more quickly. The more we cling to our thoughts as reality and fight with our emotions, the longer they stick around.

Equanimity is particularly beneficial during times of uncertainty and unpredictability, when we feel things are out of our control. It helps us cool our reactivity so we may rise to meet the challenges in our lives. Here is a **simple practice for equanimity**:

Anchor your attention on your breath.

Take a few moments to connect to the breath and assume a posture of stability; avoid laying down or sitting in a passive posture for this exercise.

Once your attention is stable, bring to mind a mountain. Visualize this mountain, starting with the base and progressing up to the peak, noticing its qualities; what descriptive words would you use to describe this mountain?

Have a sense of yourself as a mountain.

Imagine at your base a wide and stable connection to the ground. Your body is strong and your head is supported on the top of your body. Like a mountain you sit with dignity, wakefulness and fortitude that is unwavering.

Imagine your thoughts, emotions and impulses are changes in weather.

Through days, seasons and years, your breath serves as your anchor, allowing these experiences and sensations to come and go and remaining steady through it all.

Check in with yourself as this mountain throughout the day, acknowledging the current "weather pattern" and accepting what you are experiencing in the here and now. Recognize, allow and embrace caring for each moment of your waking day.

Adapted from [mindful.org](#).

Tips for Surviving Market Volatility During COVID-19 Uncertainty



During this time, it may be somewhat comforting to remember that you are not alone. Everyone is wondering what the future holds. Many likely have the same fears and anxiety that you may be feeling.

When it comes to your investments, all you can control is how you react when there is uncertainty. Sticking to sound, fundamental investing principles could help you make it through. Here are some practical tips for surviving market volatility in the face of COVID-19.

Avoid Hitting the Panic Button

It's very tempting (and normal) to think about getting out of the stock market – especially on March 16 when the S&P 500 suffered its worst decline since the 1987 stock market crash (also known as Black Monday). But selling solely because the stock market has suffered a big decline over a very short period of time may be the worst thing to do.

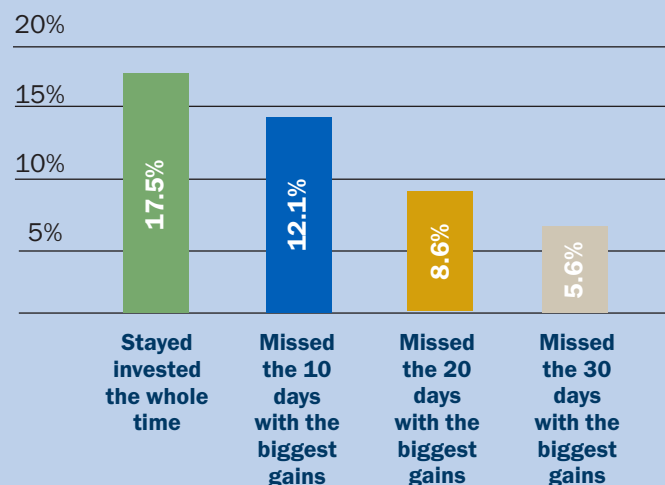
It's understandable if you're struggling to keep fear in perspective right now. Over time, however, the stock market has historically risen despite economic woes, terrorism, the burst of the housing bubble in 2008 and countless other calamities. Investors should try to separate their emotions from the investment decision-making process.

Continued on page 4

Staying Invested in the Stock Market: a Recent History Lesson

On March 9, 2009, the S&P 500 Index hit its financial crisis low. Ten years later, on March 8, 2019, the index's total return over that time was 400.1% or 17.5% per year. However, if you missed the 20 best percentage gain days over that 10-year bull run, the annual gain was cut in half to 8.6%. The chart below shows that pulling money out of the market – even for just a few weeks – could really cost you in potential investment gains.

Annualized Total Returns, excluding total number of top % gain days in period Mar. 9, 2009 – Mar. 8, 2019



Source: Standard & Poors; Kmotion Research. This information is for illustrative purposes only and not indicative of the performance of any investment. It does not reflect the impact of taxes, management fees, or sales charges. The Standard and Poor's 500 Index (S&P 500) is a weighted, unmanaged index composed of 500 stocks believed to be a broad indicator of stock price movements. Investors cannot buy or invest directly in market indexes or averages. Past performance is no guarantee of future results.

Tips for Surviving Market Volatility

Continued from page 3

Keep a Long-Term Perspective

For many, a retirement account is likely their largest investment asset. And that's probably the one you are most concerned about right now. Keep in mind that if you are investing for a long-term goal such as retirement, which may not begin for two or three decades and could last two or three decades, you should have plenty of time to ride out this current market downturn.

Big Picture Perspective

Jan. 1, 2000 – Dec. 19, 2019

S&P 500 delivered an average annual return of 7.68%.

BONDS delivered an average annual return of 5.08%.

STABLE ASSETS delivered an average annual return of 1.79%.

INFLATION has averaged 2.17% a year.

Source: Kmotion Research. Past performance does not guarantee future results.

Maintain a Diversified Portfolio

Having a percentage of your portfolio spread among stocks, bonds and cash assets is the core principle of diversification. Doing so lowers your risk because, historically, not all parts of the market move in the same direction at the same time. Losses in one asset category (such as stocks) may be mitigated by gains in another (such as bonds and cash).¹

Consider This a Great Buying Opportunity

Experienced investors often view bear markets as great buying opportunities because the valuations of good companies get hammered down due to circumstances beyond their control – such as what is happening now with airlines, hotels, oil companies and many other industries and sectors. That's why it's important to keep contributing to your retirement account on a regular and consistent basis.

Keep on Dollar-Cost Averaging

The principle of dollar-cost averaging is that you simply commit to investing the same dollar amount on a regular basis (like you are already doing with your retirement plan). When the price of shares in a stock or investment portfolio drops (like now), you're actually buying more shares. Conversely, when the price goes up, you'll be buying fewer shares. Over the long term, this provides you with an opportunity to actually lower your average cost per share.²

Be Real About Your Tolerance for Risk

When you started saving for retirement (or other financial goals), you may have taken a quiz to help gauge your comfort level with risk and chosen investments accordingly. You probably never thought it would be tested like it is right now. If you are not able to sleep at night due to all the market volatility, that's probably the most reliable sign that you may need to consider a larger allocation to more conservative investments in the future.

Think, Reflect, Sleep on It . . . and Consider Talking to a Financial Professional

If you make changes to your investments, do so in a thoughtful way and after careful consideration. Talk to friends and family. (Remember, they're probably in the same situation as you.) Read and digest articles from a trusted financial news source. And if you haven't already, consider talking with a financial advisor to get their perspective and guidance.

Article contributed by KMotion Research

¹ There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

² Dollar-cost averaging involves continuous investment in securities regardless of fluctuation in price levels of such securities. An investor should consider their ability to continue purchasing through fluctuating price levels. Such a plan does not assure a profit and does not protect against loss in declining markets.

4 Tips for Transitioning to Remote Work

With numerous employers making the quick transition to a remote work environment, while temporary, you may feel overwhelmed, vulnerable and/or unprepared for this unfamiliar situation. And that's perfectly OK. So take it easy on yourself. You may feel mixed emotions, at times feel isolated, frustrated or unmotivated, and at other times feel connected, relaxed, energized and productive. All of these responses are normal; any work/life transition takes time. Just be thoughtful during the process, keeping tabs on what is and is not working for you. Here are some tips to get you started:

Maintain Aspects of Your Normal Routine

- Continue normal morning activities to get up and at 'em. Whether it's your morning coffee, exercise routine or something as simple as taking a shower and getting dressed, stick to these rituals to get yourself moving.
- Keep up with your casual social interactions, virtually. Check in with someone at the start and end of your day. Even if it's through text or IM, take time for water cooler chat to ensure you're staying connected with others on a personal level.

Communicate

- Extra check-ins with your team may be in order to support others and keep projects moving. Be sure to take advantage of any collaboration sites your organization may have, such as Microsoft Teams or Slack.
- Use proper modes of communication. If something arises that you would normally walk to someone's workstation to address, pick up the phone in lieu of email. Or, send a text message to see if it's a good time to connect.

- Be mindful of where you have your computer set up and what will be in the background during video conferencing.
- Ask for feedback on things such as your approach to leading calls, audio/visual issues, response time for email and voicemail, etc. This will help you make adjustments as needed.

Set Boundaries & Expectations

- Set up a space that you can dedicate to work. If you have to do this in a multi-use area of the house, establish certain times of the day that it is for work only and adjust the aesthetics accordingly, even if that's throwing a sheet over a pile of toys or swapping out a dining chair for a computer chair.
- Establish your working hours. Even if this may vary a bit day to day, lay out your schedule for everyone in the household. Create your own "Do Not Disturb" or "Quiet Zone" sign for your space.
- Guard your personal time as much as your work time. It's a common misconception that people spend less time working in remote situations. It's actually far more common for people to spend more time working because they do not power off as they would when they leave the office and may be tempted to return to work in the evening, especially during times like these when we are being asked to stay in to prevent the spread of COVID-19.

Practice Self-Care

- Take breaks throughout your day. It might feel odd to empty the dishwasher or take your dog on a 10-minute walk in the middle of the day, but realistically you still need

time to refresh and recharge. If you tend to lose track of time, simply set an alarm/timer on your phone for breaks.

- Be mindful of the ergonomics of your workspace. If you're just getting started, it's likely that your chair is not ideal or that you're working with a computer angle or keyboard height this is less than ideal. Fix those things. Additionally, we are more relaxed at home and may be less conscientious of our posture. Take short movement breaks, stretch for five minutes an hour, and stand during phone calls.



While transitioning to a remote work environment can take some getting used to, by thoughtfully establishing a routine, enhancing communication, practicing discipline and self-care, and giving yourself grace, you are positioned to master this new skillset.

Stay Active with At-Home Workouts

Our physical health has a significant impact on our overall wellbeing. When we feel good physically, our outlook on life tends to be more positive, our food choices are healthier, our sleep habits improve and our immune system is stronger.

Many people choose to utilize gyms and exercise studios to help hold them accountable and provide a designated space to be active. However, there are many ways to stay active when you are home-bound, as well.

Here are some ways you can stay active during times of social distancing:

Follow a Virtual Leader

Many gyms and studios have virtual and streaming options to support their members. Check your current gym/studio website and social media pages for potential capabilities. Some fitness facilities, like Planet Fitness, offer streaming for everyone, regardless of member status.

YouTube features endless fitness channels. Here are a few you might start with:

- **Yoga with Adriene:** With over 6 million subscribers, Adriene's work speaks for itself. Search classes by length or topic, or check out

the collection of yoga practices assembled for uncertain times. For something more structured, there are 30-day yoga journeys for building physical and emotional wellbeing.

- **Blogilates:** Host Cassey Ho leads a wide variety of short, upbeat and colorful Pilates-inspired workouts from High Intensity Interval Training (HIIT) to Pilates Principals, ranging from 3-minute workouts to 30-day challenges.
- **HASfit:** Whether you have five minutes for a leg workout or 40 minutes for a full body session, these programs focus on HIIT and resistance training. Each workout features two trainers to show modifications for all fitness levels. Search by muscle group or workout length, and enjoy the feel of a personal training session.
- **Fitness Blender:** You can find every length and type of workout here. Led by a husband and wife duo, these workouts have a straight-to-the point approach, set on a white backdrop without a lot of extra commentary.
- **Tone It Up:** Enjoy Karena and Katrina's personal and approachable style of fitness and meditation. With a wide variety of

workouts in various settings (both indoor and outdoor), you're bound to find a feel-good video that suits your needs.

Use Your Phone

Several prominent fitness apps and mobile fitness solutions offer free training and/or free trials, including Peloton, Grokker, Nike Training Club, Adidas Training, Carrot Fit, Down Dog, Obé, Barre3, Dance Body, Daily Burn, Sweat, The Bar Method and Tone It Up – just to name a handful. Check out C25k if you're looking for an easy way to start building walking or running stamina while exploring the neighborhood.

Take It Outside

Biking, running, hiking and walking are all excellent ways to soak in the benefits of nature while getting some activity. Bring along your children and dogs to make it a family affair.

Thanks to innovation in the online fitness community, the great outdoors and an openness to trying something new, making physical activity part of your day without a gym or close personal contact can be no sweat. Enjoy your workout!



The *Wellbeing Insights* Newsletter is prepared for you by CBIZ. The contributions included in this newsletter do not specifically reflect your employer's opinions. Consult your health care provider before making any lifestyle changes.

Contributing Writers

Abby Stevenson Engagement & Wellbeing Consultant
Amy Howell Sr. Engagement & Wellbeing Consultant
Bridgette O'Connor..... Sr. Engagement & Wellbeing Consultant
Kelley Elliott..... Engagement & Wellbeing Account Manager
Angie Kennedy..... Sr. Engagement & Wellbeing Consultant
Emily NollNational Director
Engagement & Wellbeing Consulting

Visit the CBIZ Engagement & Wellbeing website at cbiz.com/wellbeing