

# Live Well Newsletter



January 2026

## Taking Care of Your Thyroid

Thyroid Awareness Month focuses on educating the public about thyroid diseases and how to limit risk. Kick off 2026 with these thyroid health tips:

- Consume a balanced diet, specifically including ample amounts of vitamins A and D, and iron.
- Limit intake of processed foods, which can disrupt thyroid function.
- Exercise regularly to maintain metabolism, regulate hormone levels and help your thyroid work correctly.
- Avoid exposure to toxins and pollutants, such as chemicals and heavy metals, such as by filtering your drinking water.
- Commit to regular checkups to help your doctor detect and address thyroid issues as soon as possible.

## How Annuities Can Fund Your Future

When planning for future expenses and seeking to subsidize savings and retirement plans, annuities can represent valuable commodities. However, these products can be complicated and require careful attention to ensure optimal benefits.

### How Do Annuities Work?

Annuities essentially act as investments, allowing you to contribute a lump sum or a series of payments that can grow over time. Depending on exact terms and conditions, you can eventually tap into these funds through a process called annuitization, allowing your initial investment to become a regular and reliable source of income.

### Which Annuities Are Right for Me?

Annuities can come in many forms. To start, familiarize yourself with the following types:

- **Fixed annuities** offer a guaranteed, stable interest rate and will not lose value below your initial investment. However, accrued value is typically minimal.
- **Variable annuities** gain and lose value based on market conditions and may be riskier investments, albeit with significant growth potential.
- **Indexed annuities** can act as a middle ground between fixed and variable options, linking value to a specific market index (e.g., the S&P 500) while promising principal protection.

Contact us today to learn more about annuities and plan your financial future.

## Understanding Personal Umbrella Insurance

Situations in which you or a member of your family may be at fault for someone else's bodily injuries, property damages or other financial losses could be especially problematic if you lack sufficient insurance coverage. A personal umbrella policy may be exactly what you need to successfully navigate these scenarios.

### What Is Personal Umbrella Insurance?

True to its name, umbrella insurance may provide an overarching financial shield against third-party losses. While you're likely aware that personal auto, homeowners and renters insurance can all offer aid if you're at fault for other parties' losses, coverage limits may not always be sufficient. However, a personal umbrella policy can provide additional resources, potentially helping manage outstanding costs and limiting out-of-pocket consequences.

## Real-life Coverage Examples

Personal umbrella insurance may offer financial protection for the following situations, among others:

- **Car accidents**—If you're responsible for a collision from which another motorist or pedestrian sustains serious injuries, their medical bills or vehicle repair costs may exhaust your auto insurance policy.
- **Guest injuries**—Whether you own or rent your home, your insurance likely includes personal liability coverage. However, if a guest is seriously injured, you may need to rely on the additional aid of umbrella insurance.
- **Slander and libel**—While personal and advertising injuries are often excluded from home and renters insurance, personal umbrella coverage typically includes such situations, meaning you could receive aid for attorney fees, settlements and judgments.

## Learn More

Contact us for a personal umbrella insurance quote.

## Recognize National Birth Defects Prevention Month

According to the Centers for Disease Control and Prevention, an infant with a birth defect is born every 4.5 minutes. To help prevent these issues, January is recognized as National Birth Defects Prevention Month.

If you're pregnant or planning to start a family, consider these ways to limit risk of birth defects:

- Make sure you're up to date on recommended vaccinations.
- Take extra care to avoid infections and illnesses.
- Avoid alcohol, recreational drugs and smoking, including secondhand smoke.
- Get at least 400 micrograms of folic acid daily.
- Work toward or maintain a healthy weight.
- Talk to your doctor about medications you take or health conditions you need to manage.

[Click here](#) to learn more about National Birth Defects Prevention Month.

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