



Dry January

Participating in Dry January? Whether you're kickstarting those "be healthier" resolutions, resetting after an overindulgence during the holiday season, or examining your relationship with alcohol, you can experience a variety of benefits from cutting out alcohol for at least an entire month, including improved sleep, weight loss, and saving money.

But taking part in Dry January doesn't need to hinder social activities or restrict your beverage consumption to only water. In fact, mocktails (nonalcoholic cocktails) are becoming more common and getting added to a variety of bar and restaurant menus.

The secret to a great mocktail is using your imagination (there aren't any strict rules) and discovering what flavor combinations you prefer. Some staple ingredients to keep on hand when diving into nonalcoholic drink combos include tonic water, sparkling water, seltzer, your favorite garnishes (berries, citrus, jalapeno, etc.), juices (orange, lemon, and pineapple, to name a few), and limes.

Margarita Mocktail

1. In a pitcher, combine 5 cups of your favorite limeade, half a cup of orange juice (freshly squeezed is best), and 1/4 cup of fresh lime juice.
2. Add a pinch (about 1/4 teaspoon) of coarse sea salt and stir until it's dissolved.
3. Add ice and top up the pitcher with 2 cups of sparkling water or club soda.
4. Pour a serving (this batch makes five!) into a salt-rimmed glass and garnish with lime wedges. (Featured in Southern Living.)

Visit www.ldblifestylebenefits.com for more inspiring mocktail recipes!

Daily Functional Exercises

Have you ever walked around the grocery store, stocked up on goodies for a Superbowl party or holiday meal, and then loaded and unloaded the car in a single afternoon and thought, "whew, that felt like a workout?"

It's because it was — just maybe not in the sense of bodybuilding. Functional fitness focuses on and prioritizes replicating and practicing movements we use in our everyday lives to improve mobility, flexibility, balance, and strength.

Here are some examples of functional fitness exercises:

- Farmers' Walk
- Squats
- Hip Hinge
- Lunges
- Mountain Climber
- Bear Crawl

As always, use caution when performing new movements or consult your physician or a physical therapist if you have past injuries or concerns.

401(k) Retirement Plan

Contributing to a 401(k) plan is a way to help you build savings for your future self and financial security later on in life. Contributions are often deducted straight from your paycheck, which makes investing easier.

Types of 401(k) Plans

- **Traditional 401(k):** These contributions are made with pre-tax dollars, which lowers your annual taxable income and grows on a tax-deferred basis. You won't pay taxes on this money until you begin withdrawing during retirement.
- **Roth 401(k):** Contributions to this option are deducted after taxes. You pay the tax now, but you won't be taxed down the line when making withdrawals during retirement.

For 2024, individuals can contribute up to \$23,000 to their 401(k) plans. The catch-up contribution limit, which helps employees aged 50+ accelerate their progress closer to retirement, is \$7,500. Industry standards suggest saving 12-15% of your income, but it's important to look at your own financial situation and needs. And be sure to ask about your company's match and vesting schedule.

