



## September is Life Insurance Awareness Month!



As we all know, life is a wild rollercoaster full of ups and downs, twists and turns. When it comes to your life and the lives of those you care about, more control and safety nets in place can help you design the life you want. Things will always happen, but you can give yourself more security knowing that if the unexpected happens, you have a backup plan. Being buried in the sand by mountains of misunderstandings about life insurance can keep you from the exact opportunities you have always envisioned for your future.

Life insurance doesn't have to be as gruesome as it has been portrayed for decades. A common viewpoint is that it should be called death insurance since you are paying into something that is reaped after you die...A whole new meaning to Grim Reaper, huh? Well, that does not have to be the case.

**Turn to page 2 for common myths about life insurance and how you can redefine its bad rep.**

"If you developed a critical or chronic illness like cancer, you'd probably have surgery, radiation, and chemotherapy that would make you so sick you couldn't work. You most likely wouldn't be able to return to work for 8-12 months or longer. I have a dear friend who was out of work for 18 months battling pancreatic cancer. Prior to this cancer, he was never sick. He hadn't missed a day of work for many years before the cancer."

~Mosaic's Life Insurance and Investment Advisor,

**Stu Schell**

## Amy as Safeco VP of National Agent Advisory Council

*Big congrats to one of Mosaic's owners!*

Amy is the current President of the Northwest Region Advisory Council for Safeco, and we are so proud to announce that a few weeks ago she was voted in as next year's **Vice President of the Safeco National Agent Advisory Council!** On August 29, Amy spent time with officers from different regions—working on ideas to make sure that the "insurance experience" for clients and agents goes smoothly and is the best experience possible.



### In other exciting news:

This will be the first time that Safeco Insurance will have an all women National Council (Vice President, President, and Past President)! Way to go, ladies!



(Amy with two other National Council Officers, Dawnyel Smink (left) and Kristin Morrison Flowers (right).)

## Get the inside scoop on...

💎 Life Insurance Myths....2

💎 Clients Like You....4

💎 Car Maintenance Tips...3

💎 Referral Program...4

# 6 Common Life Insurance Myths:



**Myth 1:** All life insurance policies pay *only after* you die.

**Fact: Think again...** Yes, most typical life insurance policies only pay the beneficiaries if the policy owner dies, but it doesn't have to work that way. Life insurance *can* protect you and your income in case you were to get a severe **terminal, critical, or chronic illness** and were unable to provide for yourself and/or your family like you used to. Yes, disability income insurance is a thing, but that is typically very expensive. Talk to our Life Insurance and Investment Advisor, Stu Schell, for more information on a life insurance policy that will give you (1) benefit at death, and (2) "full living benefits" that pay out while you are still alive in the event that you have a medical crisis in the form of a critical, chronic, or terminal illness. 67% of people who suffer a medical crisis end up declaring bankruptcy because they can't afford the high medical bills and lost income from their jobs.



**Myth 2:** "Living benefits" means you're financially covered in case of critical/chronic/terminal illness.

**Fact: NO! Not** all policies with "living benefits" cover financial protection for critical or chronic illness. While most policies have "living benefits" for terminal illness, **only a few life insurance companies have "full living benefit" policies that cover all the three types.** Illness is a common occurrence—so common in fact that the leading cause of bankruptcy and small business failure in the US is due to critical or chronic illnesses. **Many of us know someone with a critical and chronic illness.** Some of the common ones include invasive cancer, paralysis, major organ failure, Alzheimer's, dementia, heart attack, stroke, and other medical emergencies that lead to long-term care. When it comes to your financial stability, and that of your family and employees, do you want to take the gamble?



**Myth 3:** Name brand is better life insurance.

**Fact: Not Necessarily.** Name brand is not always better.

In fact, more times than not, name brands are putting more effort into marketing to build their name than into shaping the best policies for their clients. Did you know that the cost for identical policies with non-brand name companies can be **20-45% less?** And, the lower cost does not automatically mean lower value. The reality is that some of those life insurance policies with lower costs come with "full living benefits" at no additional charge that can prevent bankruptcy. Unfortunately, none of the big brand-name life insurance companies offer policies with "full living benefits," even though they charge much more for their ordinary policies. Don't get hung up on the fancy bells and whistles or you might lose sight on

Switching from your current life insurance policy, or creating an entirely new policy, does not need to be a confusing hassle that leads to a headache. For more details, or to see what actions steps you can take next, call our life insurance pro, Stu, at **425-409-2497**, or email him at [Stu@mosaicia.com](mailto:Stu@mosaicia.com).

what really matters: getting you covered the best way possible. Memorable mascots, funny commercials, and clever jingles won't be there to cover you if you are ever in need.



**Myth 4:** As you age, your policy premiums go up.

**Fact: FALSE!** While it is true that life insurance costs go up the older you are before you get the policy, once you have it, your increase in age will not cost you more. Yes, if you were to buy a life insurance policy at age 45, you would pay more than you would of if you had bought it a decade earlier...**BUT**, once you get it, your premium rates are set for life. **Life insurance companies know that you will age.** Instead of paying low in your younger years, and higher in your golden years, from the beginning of your policy, you are paying an **average rate**.



**Myth 5:** Life insurance is only for older people or people with kids and/or spouses.



**Fact: Wrongo.** Anyone can need help. Life insurance is a way for anyone to be able to protect themselves *in addition* to the ones that they love. You don't need to be a certain age or have a certain demographic to need the security in case an accident or unpredictable health problem were to happen.



**Myth 6:** Life insurance is always EXPENSIVE.

**Fact: A BIG N-O!** Most of the time, policies are dirt cheap. Most adults don't have a problem spending \$25+ for dinner or two movie tickets at least once a month. Well, here's the amount of life insurance with "full living benefits" that a 30-year-old in good health (who doesn't use nicotine) can get: \$250,000 of benefits at the fixed price (does not increase) of **\$11 a month for 10 years.** Make it \$1,000,000 of benefits for **\$24 a month.** Those prices are awesome! ...But, the thing is, most 20-30-year-olds don't think they need life insurance until they have a family to protect. However, if you have a mortgage, a dual income budget, or a large student loan, then having life insurance is a wise investment and makes great sense as financial protection that pays off all debt so the remaining spouse/partner isn't forced to move out because they can't afford the payments on their own income, or if married, doesn't become legally responsible for their spouses debt.







# HOW TO... Keep up with car maintenance & help avoid accidents

## TIRES

- Good Tread
- Correct Air Pressure
- No Dry Rot
- No Loose Bolts
- No Leaks
- Check Tires Monthly

**\*Average Life:** 25k-50k miles



## BATTERY

- No Corrosion
- No Loose Wires/ Bolts
- No Damaged Wires/Bolts
- Efficient Starting/Charging
- Appropriate Size

**\*Average Life:** 4-6 years



## LIGHTS

### Important Lights:

- Headlights
- Brake Lights
- Turn Signals
- Dashboard Lights
- Taillights (Parking & Reverse Lights)

**Know Your Hand Signals:**  
Left Turn (*left*),  
Right Turn (*up*),  
& Stop (*down*)



## SPARK PLUGS

- Have Power
- Have Acceleration
- Good Fuel Economy
- No Engine Misfire

**\*Average Life:** Check your car manual



## \*APPROXIMATE

\*Average life is a general rule of thumb. Numbers are not guaranteed and vary depending on car type, driving conditions, driving habits, brand quality of parts, etc.\* Your car manual is a great resource on where to start. Consult a mechanic for emergencies and expertise.

## BRAKES

- No Squeaking
- Good Pedal Tension
- Efficient Stopping

**\*Average Life:** 30k-35k miles



## FLUIDS

### Important Fluids:

- Oil
- Coolant
- Transmission
- Brake
- Power Steering

### What to Look For:

- No Leaks
- Good Seals
- Correct Levels
- Good Colors
- Secure Hoses



## WIPERS

- No Squeaking
- No Cracking
- No Rusting
- Efficient

**Tip:** Windshield wiper fluid helps melt ice, repel water, and defog.



**\*Average Life:** 6 months

## MORE INFO.

Print this out for a nice checklist to keep in your car! Or, save it on your phone.

To save and print this infographic, or for more maintenance details on these categories, you can visit our blog:

[www.mosaicia.com/blog/car-maintenance-tips](http://www.mosaicia.com/blog/car-maintenance-tips)

## SOURCES

Information for this item provided by:

Progressive Insurance, Bridgestone Americas Tire Operations, Liberty Mutual Insurance, Esurance Insurance, AAA Washington, California Department of Resources Recycling and Recovery (CalRecycle), Les Schwab, BlueDevil Products, Kelley Blue Book, Evans Tire & Service Centers, MTA Assured, I Drive Safely, Cars.com, National Highway Traffic Safety Administration, and US Department of Transportation.



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INSURANCE ALLIANCE, LLC

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## Clients Like You

### Some of Our September 2019 Reviews!



**Tara Behrens** is really nice and friendly. I would recommend her. She is fast and focused, great with the clients. Thank you Tara...Your company stands out by having a strong record of customer service, and a trustworthy people.

~Ghenadie T.



**Patty** is the best! She is efficient, responsive, personable, and just awesome! She is why I stay with Mosaic! ~Cori T.



**Jen** is awesome. We hit it off from day one because she was so personable and knowledgeable. I won't use anyone else. She's happy and eager to help every time she picks up the phone. You can tell she enjoys her job which I think is so important. Customers pick up on things like that.

~Mallory G.



## Our Mobile App

Sending in referrals is fast and easy. Give out our phone number, send us an email, or even scan this QR code or visit the below website to access our app! After you create an account, **send referrals by hitting the "Share/Refer" button.** With the app, you can also request free quotes and ask questions!



[mosaic.insurancetapp.com/](https://mosaic.insurancetapp.com/)



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## Our Referral Program

**Have an agent you think is just AWESOME?** In addition to leaving a 5-star review on Google, Yelp, or Facebook like the ones you see here, you can refer your marvelous agent to your friends, family, and coworkers! **If you send a referral, you'll win a prize!** Various gift cards and scratch tickets are popular right now. Also, for every person you recommend to us that receives a quote, we'll donate \$25 to our current community cause in your name!



*Dayana is getting ready to hand out some more scratch tickets and gift cards to some of our referral clients!*



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