



It's Going to Start Getting Darker & Colder!

10 Quick Car Prep Tips:

1. Make time in your schedule to warm up your car
2. Restock your car maintenance supplies
3. Replace windshield wipers
4. Adjust headlights
5. Don't use your high beams in the rain or with oncoming traffic
6. Check your brakes, lights, and tires
7. Ensure that your heater and defrost are working
8. Make sure your insurance and AAA is up-to-date and stable
9. Inspect your spare tire and watch a video on tire changing
10. Be extra alert

Fall Is Almost Here!

"75% of US floods happen in late-April to mid-September."

~NOAA's
Weather
Prediction
Center

Is your home, business, & car insurance ready for when heavy fall rain meets dry summer dirt?

Safeco Insurance™
A Liberty Mutual Company

PEMCO Insurance

Nationwide

PROGRESSIVE

TRAVELERS

Get Rewarded for Your Good Driving!

Who doesn't like **FREE** gifts? Ask your favorite Mosaic agent today about getting a discount on your car insurance.

(Please keep in mind that insurance carriers are subject to change. Carriers may change guidelines at any time. Check with your agent for specifics.)

~John Hesseltime
Licensed Account Manager

M I had a potential client who came to me that was paying **\$8,000** a year for auto insurance.

They had mom, dad, daughter, and son on their policy. Everyone had at least one traffic citation and they all had newer cars.

I shopped them and was able to get their premium down to **\$2,200** a year.

Not liking your rates? Shop your insurance. Go with a company like us who has lots of different companies to shop from.

M

Let's Celebrate National Family Day This September 26 With Some Good Ole Fun!

One of you pick **one** word that reflects your family—favorite family tradition, activity, hobby etc. Draw a blank line in the white box for each letter of the word. Then, see if the others can guess it before the hangman is drawn! After the word is revealed, share some stories relating to that word for old times' sake!

WORD:

WRONG LETTERS:

Get the inside scoop on...

- 👉 **When Did Bunnies Start Hitting Cars?.....2**
- 👉 **Giving Back to the Community.....2**
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"So, a Bunny Was on the Run in the Woods."



~Brittiany Anderson
Licensed Insurance Specialist

She said 'Sorry, I fell asleep. I'm on this medication.' **She was high.** Lee said that he was going to call the cops since the cars were totaled and she was like **'No, let's not call the cops. I can't go back to jail. I just was there.'**

He then said that he definitely was calling the cops. She said that she needed to go find her cellphone and get her insurance card.



Sometimes, unfortunately, cars hit bunnies...But when did bunnies start hitting cars?!?!?



My husband, Lee, was driving to work one day and got hit head-on by some lady.

Her car spun around and went into a ditch and all her windows shattered. His truck tire ripped off and part of his engine ripped off too. Lee went to go make sure that she was ok. Some guy that was with her jumped into another car and took off.

The lady was standing there in an adult pajama bunny onesie like in *The Christmas Story*. She had blue latex gloves on.



"I showed up," continued Brittiany, "and we walked over to her car, and she had taken off on foot, into the woods. **So, a bunny was on the run in the woods.**"

"We found out that the car was stolen. The cops looked for her on the country roads and found her about 4 hours later. They found heroine in her bag and she is a known criminal in the community."

"We ended up having to use our insurance since the car was stolen. She got off pretty much scot-free. They never found the guy, and we couldn't get half her information to go after her. It was a nightmare. We ended up having to use our uninsured motorist and pay our deductible. We had rental car reimbursement, thank God, since Lee needed to go to work. We had PIP coverage as well."

Any Plans for International Day of Charity On September 5?



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Our teammates love giving back to the community.



~RUDY

"I teach children in our community to read and write. I also help indigenous people build their houses. Since they live in the mountains, it's really challenging to get good construction materials. Our church decided to help them with the materials and we also volunteered to build their houses."



~MARCY

"I'm a board member for my daughter's school. We have been able to fund multiple different areas to support the hard working teachers and students! For example, Trunk or Treat is a fun annual event! Donations go to the teachers."



~MEAGAN

"Coping mechanisms are key if you've experienced a traumatic event in your life. One of my missions is to help provide tips, a listening ear, and homemade comfort items to survivors of sexual assault, abuse, and homelessness. I crochet and sew stuffed animals, blankets, and clothing."



~AMY

"I'm involved in a number of nonprofits and am a regular emcee for community charity events."



~PATTY

"My husband volunteers for hospice for military veterans. When they are about to pass he goes there in his uniform and presents them awards."

No, Car Dealerships Don't Do That...

You have to call your insurance agent.

Getting a car from a dealership? How about selling or trading your car? You need to call your agent or insurance carrier to update your insurance! Unfortunately, a lot of people think that the car dealership calls the insurance carrier to let them know that a client no longer has a car, got a new car, and/or needs their insurance updated. Dealerships do not have agents update policies whatsoever. You have to communicate your policy updates.

Let's help spread the smiles to the community and our vets! Hop on over to NorthwestBattleBuddies.org for veteran team pictures and stories.

Let's see less things like "22 veterans a day—over 8030 a year—commit suicide on American soil," and more things like "181 teams in 10 years and not 1 suicide—NWBB has a 100% success story." Let's spread awareness and comfort.

We first need to know about how our soldiers can cope. NWBB does just that by asking the question: *Who can be a battle buddy for fellow heroes when they go home?* The term "battle buddy" comes from the US Army, and it signifies a bond between two soldiers who are assigned to one another for assistance in and out of combat. NWBB replicates that bond by focusing on growth and coping mechanisms through a specifically paired service dog.

Physically getting out of combat does not mean the war is over. Many who have fought for our freedom end up losing their own freedom. Freedom from controlling memories and guilt. NWBB has made it their mission to "gift professionally trained service dogs to veterans battling PTSD, helping them regain their freedom and independence."

Do you know a...Friend who wants better rates, parent who hates waiting on hold, business owner who has a complicated setup, neighbor who is tired of repeating what they need, or new driver who doesn't know where to start? We know that we are ready for your referral!

Every Referral Gives \$10 to NWBB!

"I have River who is saving me daily."

~Michael



"NORTHWEST BATTLE BUDDIES IS DEDICATED TO PROVIDING LIFE-CHANGING SERVICE DOGS TO AMERICAN HEROES."

How much can we donate to Northwest Battle Buddies by September 30, 2022? For every insurance referral, we'll give \$10 to their cause which helps veterans like Michael.

Let's Highlight Some Hard Facts About Life Insurance, Shall We?

LIFE INSURANCE CALCULATOR

$$\begin{aligned} & \text{(A) TOTAL FINAL EXPENSES} + \text{(B) TOTAL HOUSING EXPENSES} + \\ & \text{(C) INCOME REPLACEMENT} = \\ & \text{Current Annual Income} \times \text{Number of Years} + \\ & \text{(D) EDUCATION} = \\ & \text{Annual Tuition} \times \text{Number of Years} \times \text{Number of Children} \end{aligned}$$

= Total You May Need Today

Get the full PDF of our insurance calculator:

mosaicia.com/blog/life-insurance-101/

Then ask your agent what your best next steps are.

We know that life insurance can be the big elephant in the room. We don't want to have to think about what would make us need it. But, not wanting to think about it does not stop the fact that we—or our loved ones—might need it some day. Below are some nice nuggets of information to start with. **And, we are here if you want to learn more!**

Important life insurance facts from some of our insurance carriers:

- "Life insurance proceeds awarded to your family (beneficiaries) due to the death of the insured(s) are not included in gross income and not subject to tax." ~**Kemper**
- "Common uses for life insurance: income replacement (mortgage, outstanding debt, maintain lifestyle), children's education, and business preservation (keep a business in the family, replace income for family members who depend on business, allow a partner to buyout a business)." ~**Protective**
- "The earlier you get coverage, the more benefits you'll have. Not only is it more affordable at a younger age, but you'll have more options to use it." ~**Banner Life**
- "Can life insurance be affordable on a tight budget? It certainly can. Consumers think life insurance costs nearly three times the actual price, according to a report by the nonprofit Life Happens." ~**Allstate**
- "Anytime is a good time, but these life events are especially important: just married, bought a home, or expecting a new baby." ~**Liberty Mutual**
- "There are two common methods for calculating the amount of life insurance you need: lump sum and income replacement." ~**Nationwide**
- "A chronic illness can wreak havoc on your savings, but it doesn't have to if you prepare yourself. See how adding a chronic illness rider to your policy can give you options that can help." ~**Prudential**
- "Term life policies provide coverage if you pass away within a set number of years, while permanent policies such as whole life, universal life, and final expense provide coverage for your entire life." ~**Progressive**

WHAT DO YOU LIKE MOST ABOUT WORKING WITH US?

"Easy to reach, quick replies, clear quotes, and available by phone for questions."

~Shannon F. from Coeur D'Alene, ID



~Energy

"Responsiveness and friendliness."

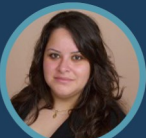
~Jeff R. from Monroe, WA



~Patty

"Everyone is so nice and very helpful."

~Anonymous from Spokane, WA



~Irma

"You always get back to us in a timely manner if we have questions."

~Anonymous

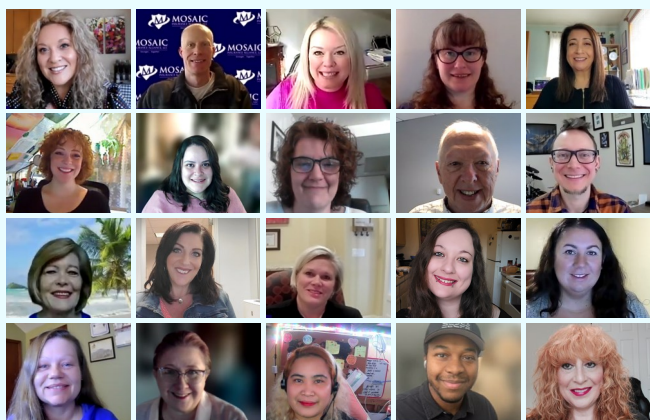


~Megan



Give 5-star kudos to your favorite agent on Google, Yelp, & Facebook!

We Are People Just Like You



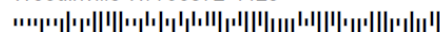
And, like your family and friends, we are here for you. If you or anyone you know ever has any questions or is interested in exploring new coverage, give us a call, send us a text, shoot us an email, or schedule a video chat! (*In-person visits are on hold.*)



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Prsrt. Std.
U.S. Postage
PAID
Permit # 1159
Seattle, WA

Jane Doe
18907 160th Ave NE
Woodinville WA 98072-4423



What Do Marcy & Claudia Think You Should Know About Life Insurance?



**Commercial & Personal
Licensed Insurance Specialists**

It is Life Insurance Awareness Month again! We're ready for all of your questions. Ask us about which carriers we have, possible discounts, and more.

CLAUDIA

MARCY

- **The average cost of a life insurance policy ranges from \$35 to \$55 per month.** The true cost varies by the type of insurance, coverage amount, and personal factors.
- **When getting coverage, you may come across various products that fall into two main categories: term life and permanent life.** Understanding the essential differences between these two main types can help you make coverage decisions according to your needs and goals.
- **Term life insurance is typically the cheapest form of life insurance** because it has no cash value and only covers you for a specific number of years.
- **Age isn't the only factor used to set your rates.** Life insurance premiums are also based on your health, your driving records, your habits, your hobbies, and more. Risky habits like skydiving or smoking often lead to higher rates. However, there are life insurance companies that are better for former smokers than others.

- **How much life insurance do I need?** A good rule of thumb is 10 times your annual salary.
- **Evaluate your financial situation...** Consider what expenses you would have if you were to lose your life partner today. What do you want the future to look like for your surviving spouse and children? Do you want them to have time to grieve, funds to hire help, funds to put your children through college?
- **What do you want your life insurance policy to do for you?** Burial expenses? Pay off mortgage or debt? Advance payment if you are considered terminally ill so you have funds to make memories with your family or afford treatments that may prolong your time? Have a legacy to pass on to future generations?
- **Prepare to answer many questions including health and lifestyle questions.** Know that if you use tobacco, have a high BMI, or have pre-existing conditions it would be much more difficult or expensive to get insurance in place.
- **Insurability.** If you are in your 20's and healthy you may think you don't need insurance yet. What would happen if you developed a disease that would eliminate your eligibility to get life insurance?
- **Affordability.** It's much more affordable to lock in a 30 term policy for someone in their 20's or 30's than in their 40's or 50's, and you can have the same premium for the life of the policy.



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