



Modern Insurance Marketing, Inc.

Your Full Service Agency

www.moderninsurance.com

Jan/Feb/Mar 2014



www.facebook.com/ModernInsuranceMarketingInc

Hot Button Topic = Health Insurance

If you're confused what the new Affordable Care Act (you may have heard of it as "Obamacare") will do to your current insurance, or if you're unsure how it'll affect you if you're currently uninsured, you're at the right place to find your answers in simple easy to understand terms from a source you can trust. Our goal is to help simplify the healthcare changes in Oregon that will affect you.

The Affordable Care Act requires each state to establish a health insurance exchange, which is an online marketplace where individuals can compare plans and access financial assistance to help pay for coverage. Cover Oregon is a marketplace where Oregonians can find and purchase health insurance. **Modern Insurance Marketing** is a licensed and approved Cover Oregon affiliated agency and we are available to assist you with the application process at no cost.

If you are uninsured or buy insurance on your own, you'll be able to find health insurance through Cover Oregon. Together, we can help you search for and compare health insurance plans and find the plan that's right for you. You can generally buy health insurance only during the annual open enrollment period. **The current open enrollment ends March 31, 2014.**

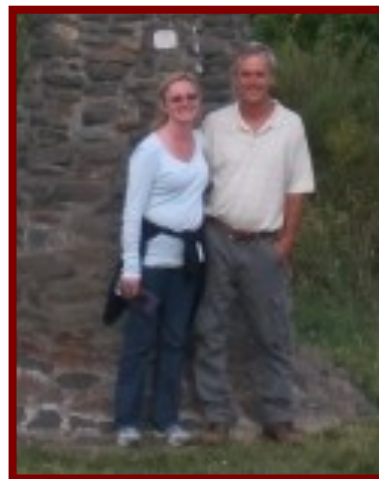
If someone who can afford health insurance doesn't have coverage in 2014, they may have to

pay a fee (also known as an individual mandate or penalty). They also have to pay for all of their health care. You can opt to pay the fine, but if you do get sick or hurt after March, you can't enroll in health insurance until the next open enrollment period, which is in November 2014.

Let **MIM** assist you in finding a health plan that meets your needs and fits your budget. You have questions? We can answer them!

Congratulations to Our Quarterly Referral Winners!

We want to congratulate Guy & Donna Remmick of Sandy for winning this quarter's drawing for a \$50 Restaurants Unlimited Gift Certificate!



Guy & Donna Remmick

Thank you Guy & Donna for referring your friends and family to our agency!

If you would like to be next quarter's winner(s), all you need to do is refer someone to our agency and you'll be entered to win the \$50 Gift Certificate.

It's that simple!

In this newsletter:

- Monthly Referral Winners: *Guy & Donna Remmick*
- Customer of the Quarter: *Cedar Tech Inc.*
- Get to know **MIM's** *Randy Radke*
- CD's or Annuities—Take a Look at the Options
- Insuring Your Valuables
- Spread the Word

Please send us your e-mail address! Throughout the year, we'll send out information on upcoming events and insurance news. In our newsletter, we'll announce our quarterly referral contest winners...do you feel lucky??? See page 4 for details. Send us an email at mikii@moderninsurance.com and we will add you to our distribution list.

Customer of the Quarter: Cedar Tech Inc.



Cedar Tech Inc. is a family-owned business established in 1991. They specialize in the repair, maintenance, cleaning and treatment of cedar shake roofs throughout NW Oregon and SW Washington. They use only premium double edge trim, 100% edge grain cedar shakes for their repair work. They clean using only air compressors to remove debris from your roof, and never pressure wash, for it is “the worst thing you can do for your roof.” Their 100%

environmentally safe wood preservative and treatment is guaranteed to kill all moss, lichens and fungus and keep it off for 5 years.

Cedar Tech Inc.’s cedar roof treatment system extends the life of your roof and saves you money. The process is neat, clean, simple, safe, and it works – guaranteed. Home owners can rest assured that Cedar Tech uses OSHA approved safety gear, carries Workman’s Comp Insurance and is a proud member of the Construction Contractor’s Board and Better Business Bureau. They provide free estimates and inspections. Visit their website at www.cedartechroofcare.com or contact them via email at info@cedartechroofcare.com.

Get to know Modern Insurance’s: Randy Radke

Randy's 25 plus years in the industry as a top producer has resulted in a wealth of knowledge and experience which he passes on through one on one mentoring as well as his educational and practical webinars. He has a vast understanding of how tax and estate law changes can impact clients and can offer assistance with developing creative and proven strategies for retirement and estate planning.

Randy is available to help create or review your current financial plan whether you are preparing for retirement or you are currently retired. If you currently own a life policy, you may be able to leverage your current life policy into a new plan without any additional costs, so there’s never been a better time to review your current policy. Have Randy run an illustration to see how a new plan might work for you.

Randy served in the US Army, stationed in Germany as an Outdoor Survival Guide then upon his return, graduated from the University of Oregon. He currently holds his FINRA series 6 and 7 registrations along with his life, health and variable insurance licenses in Oregon, Washington, California and Michigan.

When not enjoying a Duck game, he and his wife, Gaylynne, participate in all the Pacific Northwest has to offer outdoors. Their son, Tyler, recently graduated from University of San Francisco and is a Research Associate focusing on Tech Stocks, while their daughter Emily is currently attending University of San Diego majoring in Biology.



Randy Radke

CD's vs. Annuities? You have options!

A recent survey showed which cities had the lowest CD rates in the country. The city of Seattle was listed 5th. Currently, 1yr CD rates are paying only 0.17%. This means if you invested \$10,000, you would earn, before taxes, only \$17.00 for the year. Portland wasn't far behind with a slightly better rate of 0.21%. Perhaps it's time to consider an alternative.

Traditionally, between now and April 15, most CD's will be renewing. This brings up the question, have you ever considered an alternative to the taxable CD's? And are you aware of the many alternative approaches available to maintaining and growing your financial future?

Annuities are one alternative that can provide tax free compounding interest. Did you know—Albert Einstein once called compounding interest the “8th wonder of the world.” Before you renew your CD, call Randy at **MIM** to discuss an Annuity Alternative.

Jewelry on Valentine's Day! Is it covered?

It's exciting to receive jewelry from a loved one, or to give it as a gift. Not to mention romantic! But, if you're lucky enough to have some new jewelry in your home this Valentine's Day, you should take a few minutes to think about something you probably don't find exciting or romantic: insurance.

More people than ever are expected to buy gold jewelry and other shiny finery for their steadies this Valentine's Day; 18.9 percent, to be exact. And they'll spend \$4.4 billion doing it. The most popular jewelry item in the U.S. is the solitaire engagement ring. That's followed by wedding bands, diamond earrings, string of pearls, and heart-pendant necklaces.

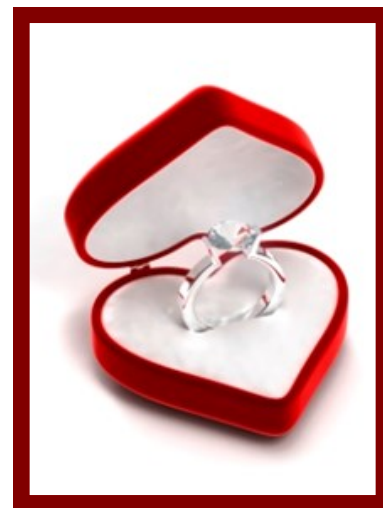
Whatever the purchase, consumers should take steps to safeguard and insure their valuables. Homeowners and renters insurance generally covers valuable and precious items such as jewelry, but they usually have limits. Usually it is a very small amount, sometimes as little as \$500. Even then it may not cover the loss of an item if someone accidentally flushes it down the toilet or it gets mangled in the garbage disposal. Having a separate valuables policy can help ensure that you are reimbursed for the value of your item(s) should a claim be necessary.

In the event of a claim, you can make the process easier for yourself and your agent:

1. **Get the item appraised.** A receipt will do in a pinch, but valuable jewelry – or art, antiques or a fur coat – should be appraised.
2. **Add the gift to your home insurance policy.** If you have home or renter's insurance, consider buying a rider, an add-on to your policy that will cover the item. Adding a rider to an existing policy is the easiest, most inexpensive way to insure a gift. A rider generally costs about \$12.50 per \$1,000 in value – so insurance for a \$2,000 ring would cost about \$25 a year.
3. **Snap some photos.** It's a good idea to take pictures or a video of the item. The more documentation you have if it's lost, the easier it makes the claims process.

Of course, it's important to store your jewelry securely when it's not in use; a safe in your home or a safe-deposit box is best. We want your jewelry to be replaced if it's lost or stolen, but we'd rather your sentimental and valuable pieces stay with you and your family for years to come.

Call **MIM** today so we can help you add a jewelry or other valuables endorsement to your existing homeowners or renters insurance policy today!



The Modern Insurance "Spread the Word" Referral Program

Your referrals mean the world to us. We work hard to earn each referral with great service every day. We appreciate your efforts and we want you to know about our "Spread the Word" referral program. It's our way to say *thanks* for all the referrals you've trusted us with for years:



Refer someone to Modern Insurance and get something back!

For every referral, you get:

- **\$5 Starbucks Gift Card!** What qualifies as a referral?
Someone calls for a quote and they mention your name.

(Please note—in compliance with Medicare regulations, referrals for Medicare plans are not eligible for rewards program.)

There's more! You will also be entered into our quarterly and annual drawings for prizes.

Each quarter we'll have a drawing for a **\$50 Restaurant Gift Certificate!**

We'll announce the winner in this quarterly newsletter.

For our annual drawing, with each referral you've given throughout the year, you will be given an entry into our drawing. In December of 2014, someone will win a week's lodging at the beautiful Eagle Crest Resort in Central Oregon!

The person you refer doesn't have to purchase a policy from us for your referral to count. And the referral program is open to everyone, whether they are a client of our agency or not.

Give it a try!



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