



Have Something to Say? Speak Your Mind and Dinner Is On Us! (see page 3)

Anthea & Douglas'

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From: Anthea Mumby, Monday 3:17pm, Mumby Insurance

Spring 2017 Edition

5 Things NOT to Do With Your Life Insurance

One thing I've learned during my career is that not many people like to talk about life insurance. Most people are pretty turned off by the whole thing: They think it's expensive, confusing, and just don't want to focus on sickness and death.

But the single best way to ensure you can get insurance when you need it is to buy it when you don't. And the earlier you buy your insurance, the cheaper it will be.

Even if your employer offers life insurance as part of your benefits package, don't get complacent. If you change jobs down the road and have become uninsurable in the interim, you won't qualify for new insurance. Make sure you have a basic private policy to cover your butt. To help you do just that, I've got 5 Life Insurance DON'Ts to share... (continued on p.2)



"The biggest mistake I see people make over and over is waiting until they absolutely need insurance before they buy it. That puts you in such a poor position to make good financial decisions."

- Douglas Pinnell, Life Insurance Expert



Are Your Children Growing Up and Leaving Home Sometime Soon?

(see the bottom of page 2)

Talk About Extremes!

Winter is over – bring on the summer! In Canada, we're lucky to enjoy 4 distinct seasons. But, did you know that the same Canadian city holds the record for the coldest day AND the hottest? Which city was it?

- A. Toronto
- B. Winnipeg
- C. Montreal
- D. Regina



Answer on p. 4

5 Things NOT to Do With Your Life Insurance *(continued)*

#1. Don't Think of Life Insurance as an Investment

It's risk mitigation and it's a necessary part of a sound financial plan. Some types of insurance do build up money over time, but that's not the first reason for buying insurance.

Insurance is about taking care of the "what ifs." So the amount it will pay out to help your family cope should be your primary consideration. 

#2. Don't Let Premiums Make the Decision for You

If you start from the premise that you can only afford to pay \$X, and let that decide how much insurance you buy, then you're going about it all wrong. Instead, begin by figuring out how much insurance you need, and then choose the policy that will give you that level of coverage.



#3. Don't Buy Term Insurance Just Because That's What You're Familiar With

The "term vs. permanent insurance" debate has ranged for years. Term insurance, for which you pay only for the death benefit, may be the best fit for some people, particularly those who are older or who need a large amount of coverage.

Permanent insurance may be a better choice for people who plan to keep their coverage for the long haul. Ask questions. Find out which is better for you.

#4. Don't Set It and Forget It

At least every two years, re-examine your policies to be sure they are still doing the job. If you got married, divorced, had a baby, or had a big jump in income, the coverage you need may change. You might even decide to add a second, different type of policy, to meet new needs. You don't have to buy from the same insurance company. Shop around. 

#5. Don't Name Your Estate as the Beneficiary

Insurance benefits are free of income tax when left directly to beneficiaries, but face taxation if the benefits become part of an estate. 

I know this might be a lot to take in, so give me a call at 1-800-446-5745 to discuss your options. It's a free call – I promise it will be well worth your time! -Douglas

Are You An Empty-Nester?

As recent empty-nesters ourselves, Douglas and I know how much you're likely thinking about. You want to help your child succeed in school or work. You want him or her to find a place to live and a community to belong to.

But, did you stop to think about your child's insurance needs? Most parents don't.

Give us a quick call to see what your child will need as he or she leaves your nest.



You Said It Best!

"We recently bought a motorcycle and within a week we received the policy required to bring it home.



We are now in the process of buying a second car and in a couple of days we hope to have the policy to purchase the car. THANKS for your prompt attention."

- Elizabeth Z.



"I was happy with the experience regarding my auto policy inquiry with your broker. She answered my questions promptly and provided me with peace of mind that our policy is being correctly rated."

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- Sanjoy

Have Something Nice to Say?

Since our #1 goal has always been to make our clients HAPPY, you can imagine how much we love hearing about your positive Mumby experiences.

That's why we just started a new program to reward you for sharing...

Tell us about how our expert insurance team helped you and we'll send you a FREE PIZZA!

It really is that easy.

Go to: mumby.com/testimonial to share your story right now!



Springtime Can Be MORE Stressful. Huh?

We often talk about looking forward to the warm weather that springtime brings, but in reality, this season is just as stressful, if not more so, than the colder winter months. Why?

First off, more daylight gives the impression that we have more time to work. A springtime work study by Right Management concluded that, "People are working longer. They may not be physically in the office but they are taking work home. If you did a poll and asked people, they would answer 'yes,' they are working longer."

Well, what about holidays? Canadians are notorious for saving their vacation time for the summer season. Doesn't that help relieve the stress?

Actually, 70% of Canadians report that they will not use all of their holiday time this year.

So what can you do to ease your stress and ensure that you have a recharging spring and summer season?

- 1. Move Your Body Every Day** – Even if it's just a quick 10-minute walking break at lunch, movement reduces stress, both physical and mental.
- 2. Relax Your Muscles** – Schedule a massage, do some yoga, or practice a few stretches before bed.
- 3. Take a Vacation** – You have vacation time for a reason. Use it. You'll come back refreshed and more productive.



Roberta Snider, personal trainer and corporate wellness presenter, recently joined our staff to talk about strategies for de-stressing. One simple tactic: Move your body each day.

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you can give us, and we want to say...

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Unethical Banking Even in Canada?

You've surely heard about banks in the US who have admitted to using unethical sales pressure to hit financial targets. But that doesn't happen in Canada, does it?



Employees from all five of Canada's big banks have offered stories of how they **feel pressured to upsell, trick, and even lie to customers** to meet unrealistic sales targets.

In nearly 1,000 emails, bank employees across Canada describe the pressures to hit targets that are monitored weekly, daily and in some cases hourly.

"Management is down your throat all the time," said a Scotiabank financial adviser. "They want you to hit your numbers and it doesn't matter how." (CBC News)

Want a team who's actually on YOUR side? Give us a call at 1-800-446-5745 to experience the Mumby difference.

Extreme Weather!

As you've surely experienced, Canada can deliver a wide range of temperatures, from cold winter nights to hot summer days. Interestingly, Regina lays claim to both the country's lowest recorded temperature (-50°C recorded on February 1, 1893) and its highest (43.3°C on July 5, 1937).



CALL 519-885-5956 OR 1-800-446-5745 NOW!

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