



## The Legacy Group August 2013 Newsletter



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### Close Your Eyes and Hang On Tight! Tips for Insuring a Teen Driver

If you have a teenager who's getting behind the wheel, brace yourself for higher insurance costs. A married couple with two cars pays an average \$2000 more per year just by adding a teenager to their policy.

While insurers use many factors to calculate premiums, there are some ways to manage the cost of adding a young driver to your plan....

1. **Look for Discounts:** Many insurers offer lower premiums if young drivers demonstrate their responsibility by earning good grades or taking safe-driving courses.
2. **Big Boring Vehicle:** Coverage for a larger safe vehicle is less expensive than a smaller zippy car...even if this is not what they want!
3. **Just Wait:** As a teenager gets older, the financial impact on a premium lessens. Adding a 16-year-old to your policy costs much more than adding a 19-year-old.

A teen has to be on your policy even if they do not drive your cars. The only way to avoid paying premium on a teenager is a named exclusion. Any claim caused by that driver isn't covered.

**Please call Jim today if you need any additional information about coverage for your teen!**



### In This Issue

- Close Your Eyes and Hang On Tight! Tips for Insuring a Teen Driver
- We Have a New Website!
- **Summer Safety Series:** Summer work tips from Top Executives
- JOIN US! 2013 Plexus Supplier Diversity Summit

### Coming Soon...

The Legacy Group  
video series

### Quotable Quotes...

"Don't just leave a legacy,  
be a legacy."

Jennifer, age 15 Colorado

Source: Foxbusiness.com, The Week July 26, 2013

### We Have A new Website!

We have updated our website and can't wait for you to take a sneak peek. Please visit

our site at [www.legacyhb.com](http://www.legacyhb.com) to learn more about:

- How The Legacy Group can help you with **Healthcare Reform & Subsidies**
- How you can help give back to our community with our **Referral Program**
- How your small business can become **Certified in Supplier Diversity**
- How to save with The Legacy Group bundle **discounts**

We love to receive feedback - let us know what you think of the site!

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## **Summer Safety Series: Summer Work Tips from Top Executives**

Even in the working world, summer tends to be a relaxing season. Here are a few tips on how to take advantage of the slowdown to **grow on a personal and professional** level from some **top level executives**:

1. **Take time to think about the future.** Take this slower time of the year to think strategically about your future. Not just next month or next quarter, but the next ten years. Turn off the smartphone and really think about how you want to live your life.
2. **Take care of things you have been avoiding all year.** Clear all your to-do lists and brainstorm a new "wish" list of what you would achieve without any obstacles. Then start thinking about how to bring that vision to fruition. A new business venture? Go back to school?
3. **Network like mad.** Networking outside the office has always been a valuable career skill. And at no time do people want out of the office more than in the summer! Attend your town festivals and concerts...you'll be amazed who you run into!
4. **Take some risks.** Try something new or traveling somewhere you have never been to find a new perspective. Maybe it is time for a change, or maybe you'll find new inspiration in what you already do! Travel to a different country or just a different county - the experience is what counts.

Source: <http://www.businessinsider.com/12-summer-work-tips-from-top-executives-2013-6#>

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## **The 2013 Plexus Supplier Diversity Summit - Check it out!**

**Building A Strong Diverse Team together. Join us for the 5th Annual Plexus Diversity Client!**

You'll discover the power of business certification, hear success stories from business owners and supplier diversity leaders, and get strategies to advance your business or organization to the next level.

**When:** September 26, 2013 8AM- 2 PM

**Where:** CSU Student Center.

Visit [www.thinkplexus.org](http://www.thinkplexus.org) to see all details.

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**The Legacy Group Referral Program  
Giving Back To Our Community**

**We Love Referrals!**

If you know someone who may benefit from our Great Service and Fantastic Rates, simply ***Print out this coupon, write your name and phone number below,*** and when this coupon is presented to us at time of a new quote, we will either:

1. Donate **\$25** to help the animals at **Rescue Village** in your name - Or -
2. Donate **\$25** to help a soldier through **Wounded Warrior** in your name - Or -
3. You can have **\$25** to donate as your wish!

**Giving Back To Our Community.**

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