



The OAG Connector

The Olsen Agency Group, LLC

**Call today for a free no-obligation quote!
1-800-266-9075**

THE OLSEN AGENCY GROUP RECOGNIZING TRAVELERS AS ONE OF THEIR CORE CARRIERS

Parsippany, NJ 3/17/2009
The Olsen Agency Group, LLC recognizes Travelers as one of the agency's core carriers.

Scott Olsen, Managing Producer of The Olsen Agency Group said that the agency offers customers Travelers coverage for their automobiles, homes or condominiums and businesses.

"The Olsen Agency Group is pleased that customers can select insurance coverage from Travelers,"

said Olsen. "Travelers is one of the largest and most respected insurance companies in the nation.

They offer a range of products at competitive prices. In addition, Travelers shares our commitment to providing the highest level of responsiveness and service to customers."

Established in 2007, The Olsen Agency Group is an independent insurance agency offering a full range of insurance products includ-

ing Auto, Home, Life, Disability Income, Long-Term Care, and Group Health Benefits.

The Olsen Agency Group is a member of IABNJ and supports The Parsippany Area Chamber of Commerce.



About Travelers

Travelers understands that life and business are inherently dynamic and that the best way to serve agents and policyholders is (continued on page 2)

THE OLSEN AGENCY GROUP AND TRAVELERS...

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YOUNG FAMILIES OFTEN NEGLECT LIFE INSURANCE

A recent study found that 75% of people who died prematurely between the ages of 30 and 55 left their spouses without adequate life insurance coverage.¹

Failing to leave a sufficient life insurance death benefit could require family members to sell personal

assets such as their home, tap into personal savings accounts, or take on additional work in order to make ends meet. Life insurance can help provide protection to avoid this type of financial loss.

Determining how much life insurance coverage

you need to help ensure financial security for your loved ones is an important step in safeguarding your family in the event of a breadwinner's premature death.²

(continued on page 2)



TRAVELERS (CONT'D)

to deliver insurance that evolves to stay in-synch with life and business as they change. For more information on being in-synch, visit www.travelers.com.

The Travelers Companies, Inc. (NYSE: TRV) is a leading property casualty insurer selling primarily through independent agents and brokers. The company's diverse business lines offer its global customers a wide range of coverage in both the personal and commercial settings, including automobile, homeowners, construction, small business, oil and gas, ocean marine, surety and management liability, global technology and public sector services. Travelers is a Fortune 100 company, with 2007 revenues of \$26 billion and total assets of \$115 billion. The company has approximately 33,000 employees.

Progressive—John Hancock—MassMutual—Prudential—Genworth—ING

LIFE INSURANCE (CONT'D)

75% of people who died prematurely between the ages of 30 and 55 left their spouses without adequate life insurance coverage



What's Right for You?

Regardless of your age, the decisions you make about the type and amount of life insurance coverage to purchase warrant careful consideration. Depending on your specific situation, either term life insurance or permanent life insurance — or a combination of the two — may be appropriate for you and your family.

Term or “temporary” life insurance provides a guaranteed death benefit for a specific period of time, whereas permanent life insurance is designed to provide lifetime coverage as long as premiums are paid. Permanent life insurance also offers additional benefits, including the potential to accumulate cash value in your policy.

Many factors play into the equation of how much life insurance coverage is enough. These factors include current financial obligations such as mortgage payments and credit-card bills, and anticipated future obligations such as college tuition and retirement. Your existing resources and additional sources of income are also important considerations when determining how much insurance coverage to purchase.

Be Prepared

Many life-changing events happen unexpectedly. As your personal situation and the needs of your family change, your life insurance coverage may need to be adjusted. Periodically evaluating your coverage may help ensure your family's financial security. Please call me to discuss your individual needs, 973-887-0912 ext. 704.



1) National Association of Insurance and Financial Advisors (NAIFA) 2004

2) The cost and availability of life insurance depend on such factors as age, health, and the type and amount of insurance purchased. Before implementing a strategy involving life insurance, it would be prudent to make sure that you are insurable by having the policy approved. As with most financial decisions, there are expenses associated with the purchase of life insurance. Policies commonly have mortality expense charges. In addition, if a policy is surrendered prematurely there may be surrender charges and income tax implications.



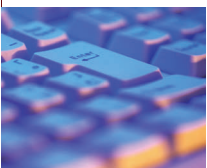
VACATION TRAVEL TIPS

Vacations should be a time spent having fun and relaxing. By taking a few extra precautions while traveling, you can prevent yourself, or your friends and family, from being a victim of crime. These safety tips are offered to help you, your friends, and family have a fun and safe vacation:

- **Do not carry large amounts of cash.** Use traveler's checks that can usually be replaced within 24 hours.
- **Use ATMs only during daylight hours.** If you must use one after dark, try and find a well-lit, busy area such as a grocery store.
- **Leave copies of trip information with a friend or family member at home.** This includes credit card numbers, passport numbers, plane tickets and itinerary information, and phone numbers for your credit card companies.
- **Keep credit cards, cash, passport, and plane tickets separate.**
- **Wear a "money purse" underneath your clothes** that contains passport, phone numbers for credit card companies, and a small amount of cash, should your wallet get stolen.
- **Carry a "dummy" wallet in your back pocket** containing \$20 which, if you were to be mugged, would satisfy the robber without draining all of your funds.
- **Have your mail delivery stopped while on vacation.** If you have a neighbor retrieving mail and newspapers while you are away, ensure that they will be there every day. Nothing says an empty house like a stack of mail or newspapers at the front door.
- **Do not assume your personal documents are safe in your hotel room.** Lock them in a safe while the room is unoccupied.
- **Have separate ATM, debit and credit cards** and make sure that you need a PIN for in-store use of a debit card, not only for the ATM.
- **For women, do not hang purses on the back of bathroom stall doors.** It is very easy for someone to reach over the door and grab it.
- **Leave your regular checkbook at home.** If your checks are stolen, it's difficult to cancel them and track their use as you would a credit card. Plus, if someone re-orders checks in your name, you won't realize it until you receive your bank statement.
- **Only carry credit cards that you will need on vacation.** Leave cards for particular department stores or things like gas cards at home.
- **Remember that your credit card number is on your plane tickets,** so treat them as you would a credit card.
- **Cover ATM key pads when entering your PIN.** People could be watching over your shoulder, or even from a distance, and then later attempt to steal your wallet and use this information.
- **Use common sense when traveling.** Do not draw attention to yourself as a tourist. Avoid reading maps in a busy, high-traffic area, carry your camera in a tote bag rather than the carrying case, and do not flaunt large amounts of cash when removing money from your wallet or pocket.

Your homeowners, condo or renters insurance policy may cover loss or damage of your personal items while traveling, up to specified limits. Take time before you go on vacation to compile a personal property inventory, which helps determine replacement cost of lost items.

"each month we have seen
increased activity on our website
www.oaginsurance.com "



OAG CELEBRATES 1 YEAR ANNIVERSARY OF WEBSITE!

One year ago, The Olsen Agency Group teamed up with James Klepac of Enhanced Web Services of College Station, Texas to design an interactive website for existing clients and new referrals. The Website launched in April 2008.

The website allows clients to pay bills online, request quotes (both real-time and through inquiries) find important carrier contact information and learn more about the company.

"The agency mission is to continually develop and maintain a reputation as a professional full service insurance agency that puts its clients first and offers them protection from financially strong rated insurance carriers. Each member of The Olsen Agency Group will pledge to recommend the best insurance product available to the client; always keeping their best interest first. Acting in an ethical and professional manner will make the client feel comfortable knowing that they have protected themselves in the event of financial hardship due to an insurance related loss."



servicing business and personal insurance needs

WHAT'S GOING ON IN YOUR LIFE?

- Marriage
- Divorce
- New Home
- New Car
- New Baby
- New Job
- Job Promotion
- Starting a New Business
- Closing an Existing Business
- Retiring



If you can answer yes to any of the above, please call us for a complimentary review of your insurance needs.

PLEASE NOTE: The intent of this publication is to be used as a resource only. Any suggestions or recommendations found in this publication are not always the views of any or all members of the Olsen Agency Group. Always speak with an insurance professional before changing, canceling, or buying additional policies.

The Olsen Agency Group takes your privacy seriously. Any conversations or document sharing, including personal information will not be shared with any other organization except for the purpose of quoting unless specific permission is granted by the client or prospect. Files are kept secure and documents are shredded depending on the specific carrier's document retention policy.



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