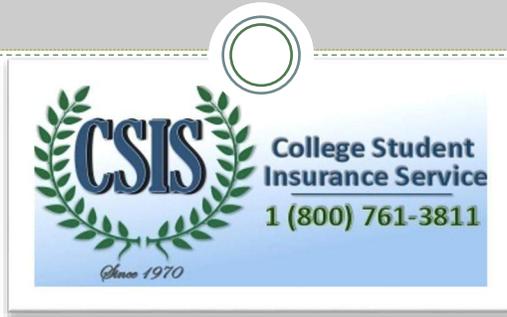




January 2016  
Lic. 0787082



**Inside This Issue:**

New Year's Resolutions For the Family

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**News & Notes from CSIS Insurance**



Get to know our Garden Grove Protection Specialist Jenny

Refer someone for a chance to WIN AWESOME PRIZES!



**Happy New Year from our CSIS family to yours! We hope that 2016 is filled with excitement, happiness, and prosperity for all!**

**KEEP IN TOUCH**

✓ **Email:** info@csisinsurance.com

✓ **Web:** www.csisinsurance.com

✓ **Facebook:** Facebook.com/CSISinsurance

✓ **Twitter:** twitter.com/JoeJimenezCSIS

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KEEP READING!  
→

## Include Family in Your New Year's Resolutions



Making New Year's resolutions with your family is a great way to nurture everyone's growth throughout the year. Consider these goals for the next 12 months:

- **Cut down on activities.** If your family is busier than ever, make room for consistent togetherness time.

Suggest cutting back on work and extracurricular activities, so everyone can eat dinner together most nights.

- **Strengthen your children's confidence.** Some parents spend a lot of time pointing out their kids' weaknesses. Remember that successful people focus on their strengths, and do the same for your kids. You'll give them the confidence to tackle their weaknesses.

- **Make personal resolutions a family affair.** If you've decided that you need to do more charitable work, consider making your personal goal a family goal. Volunteering as a family is a powerful way to build self-esteem and establish a sense of community in yourself and your children.

## Manage Your Money Through The Decades

Each decade of life usually carries with it several big money moments. Major life events like landing a new job or getting married can be joyous, but they're also opportunities for making crucial financial decisions —decisions that can have long-term implications on your personal wealth.

Here's a list of financial moves to make if you are switching jobs, getting married, or starting a family:

### 1) Switching jobs

- Make sure you sign up for any health, disability, and life insurance offered by your new employer. Examine any tax-free flexible spending accounts available, and take the time to analyze all the other benefits in your compensation package.
- Consult with a financial planner about rolling your 401(k) account into a new individual retirement account or your new company's retirement plan.
- If your new job brings with it a higher salary, make sure that any significant new purchases you make with your increased income are covered by your existing homeowner's or renter's insurance policy. Many policies limit coverage on jewelry, computers, etc. So you may want to look into purchasing a separate floater policy to fully cover your valuables.

### 2) Getting married

- Decide which assets and debts you plan to merge and which are to be handled separately. Also, discuss who will manage the accounts and who will be listed as beneficiaries on which investments.
- Write (or rewrite) your will. If you die without a will, courts in most states will decide how to distribute your possessions, sometimes without the consent of your spouse. Include in the will your wishes for medical care, should you become incapacitated

### 3) Having a baby

- Once you have a child, life insurance should be as important as diapers. Buy a policy that is at least four times your salary, plus an extra two years' salary for each child (minus your retirement and investment assets).
- Rewrite your will. Again, if you die without a will designating who you want to raise your children, then the courts must intervene and decide. Name a backup guardian, as well. Start a college savings account right away. Consider 529 plans that allow tax-free saving for education.

**SAVE money**  
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- Mortgage Protection
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- ATVs & Recreational Vehicles
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- Renter (Tenant) Protection
- Condos & Townhomes
- Rental & Investment Property
- Business Liability
- Business Property

## CSIS Customer of the Month

We are very grateful for our client  
**Ioana Laroni Stanciu** THANK YOU for trusting CSIS to serve all of your insurance needs!



## Seven Locations to Better Serve You

Garden Grove | Santa Ana | Orange | Costa Mesa | Anaheim

Upland and Temecula

Website: [www.csisinsurance.com](http://www.csisinsurance.com) — Phone: 1-800-761-3811 — Email: [info@csisinsurance.com](mailto:info@csisinsurance.com)

Happy Birthday to 345+ clients in January!!!



# January 2016

SUN	MON	TUE	WED	THU	FRI	SAT
					1 <b>HAPPY NEW YEAR</b>	2 Joe Jimenez 31'st Anniversary
3	4	5	6	7	8	9
10	11	12	13 Blanca Trejo 18th Anniversary	14	15 National Hat Day	16
17 Raul Perez 11th Anniversary	18 Adriana Donoso And Erika Garcia's Birthday!	19	20	21	22	23
24	25 Oscar Jimenez 19th Anniversary	26	27	28 Diana Lopez Birthday!	29	30
31						

## Are you in the market for a new car?

Our good friends at Guaranty Chevrolet in Santa Ana are Offering Fleet/Preferred Pricing towards the purchase of a new car to all our CSIS clients!



Simply bring your CSIS insurance card and ID with you when you come in and let their friendly Fleet Sales Staff help you get in a brand new car!

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## CSIS Insurance Services

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A  
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**Have you told someone you know about CSIS Insurance?**

In 2016, not only will you receive a **FREE \$5 Starbucks card** for EVERY referral to our agency, BUT once they purchase the policy, you will receive a **\$20 Check**

In addition, for every referral, a **\$10 donation** to the Charity of your choice will be made!

*Wow!*

## GET TO KNOW YOUR INSURANCE AGENT



**Jenny Lopez**

My name is Jenny Lopez and have been in the insurance industry for 23 years. I'm very grateful to be a part of the CSIS team not only because you are treated like family but because we all strive to be a better version of ourselves. A couple of my favorite books are "The Secret" and "The Power of Positive Thinking". When I'm not working, I like to keep an active lifestyle with friends and family. A couple of my activities are hike on Sundays but I also join the 5k Run events once a month. If I had an extra hour in the day, I would choose to feed the homeless especially during the Holidays.

My favorite quotes or mantras are "When you take charge of your health, good habits become completely automatic", "Seeing is deceiving, and dreaming is believing. Just follow your heart and be true to yourself." And last but not least, "How you feel affects your thoughts, your thoughts affect your words, your words affect your actions and your actions affect the outcome."