

Amica *today*

FALL 2018

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Amica in the Community

Employees donate

250 volunteer hours

to Rhode Island nonprofit





Amica in the Community

*This past summer, approximately **50 Amica employees** volunteered over **250 hours** in support of **Clean Ocean Access**, a nonprofit organization in Middletown, Rhode Island.*

The volunteers ventured out across miles of trails and public access points along the Rhode Island shoreline to remove litter, rake, clear overgrown areas and more. More than **2,000 pounds of debris** was cleaned from beaches and parks in an effort that spanned two days.

Dave McLaughlin, executive director of Clean Ocean Access, said, "We're thrilled to have Amica stepping up and lending a hand to take care of the precious environment here in Rhode Island. As the Ocean State, we have



to set an example of leadership and environmental stewardship, and we're glad to have Amica leading the way. We look forward to expanding these collaborative efforts in the months and years to come."

Amica has a long-standing tradition of giving back to the communities we serve. The Amica Volunteer Day Program provides employees with paid time off each year to volunteer. Our commitment to community involvement enables us to understand the needs of our customers and neighbors.

Established in 2006, Clean Ocean Access is a charitable partner of the Amica Newport Marathon, which takes place each October in Newport, Rhode Island. The organization strives to eliminate marine debris, improve water quality and protect public shoreline



access for both Rhode Island residents and visitors. With guidance from Clean Ocean Access, the Newport community has become a leader in Rhode Island on environmentalism and sustainability, including the elimination of single-use plastic bags in 2017.

"At Amica, we're proud to support the great work being done in the Newport community," said Meredith Gregory, charitable giving coordinator at Amica. "We've provided employees companywide with reusable bags and eliminated plastic bags in our corporate office cafeteria. This change alone reduces our waste by about 12,000 plastic bags each year. Our partnership with Clean Ocean Access will help us continue to keep our communities clean, healthy and a welcoming place for all to enjoy."



50 EMPLOYEES PARTICIPATED	250 HOURS VOLUNTEERED	2,000 POUNDS OF DEBRIS REMOVED
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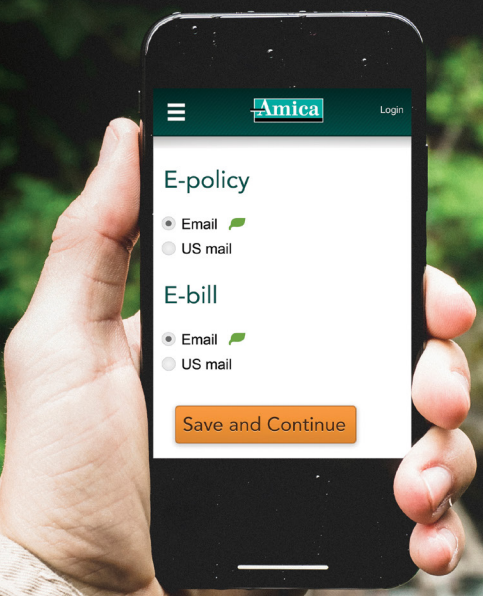
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Take steps to enjoy retirement with financial peace of mind

Whether you're still planning for retirement or you're already enjoying the retired life, there are many things to consider. Here are a few steps you can take to maintain your financial peace of mind throughout retirement:

1. List key expenses and assets

Draft a list of your monthly expenses, including larger expenditures, such as travel. Once you have that list in place, make another list of your assets. Consider what you have in the bank, investments such as IRAs and 401(k) plans, and fixed income like pensions and Social Security. Having an accurate view of all your expenses and assets can go a long way toward ensuring your retirement remains a gratifying experience.

2. Set aside emergency funds

An emergency fund can help reduce financial and emotional stress, as well as help you avoid having to sell any of your investments or change your plans, if a crisis were to occur. A good rule of thumb is to have two full years

of cash saved, which can help fund everyday living expenses for a retired couple.¹

3. Evaluate estate planning documents

Regardless of the size of your estate, an effective estate plan or will may be necessary if you want to ensure the right parties inherit your assets. Review documents you have in place, or speak with a financial planner, to make sure your wishes are fulfilled.

4. Fill in any gaps

While having your pensions, Social Security and personal savings in place may seem like enough, many financial experts agree that a majority of retirees have to replace 70 to 85 percent of their pre-retirement income in order to maintain their standard of living.² An annuity can

help fill any financial gaps you may have and turn some of your savings into a steady stream of income for the rest of your life.

Whether retirement remains on the horizon or you've already made the transition, it may be helpful to review and prioritize what needs to be done to ensure you can maintain the lifestyle you choose.

If you have additional questions, consult an Amica Life annuity specialist by calling **844-596-1385**, or visit AmicaLifeAnnuities.com for more information.

¹ 10 Key Steps to Take Before You Retire, Forbes, 2014
² Social Security Administration (www.ssa.gov)

Consider an annuity with Amica Life

If you're concerned that you're not saving enough money for retirement, or if you're retired and unsure if you have enough to last the rest of your life, you're not alone. Only 21 percent of Americans are very confident they'll have enough money for a comfortable retirement.¹

To help ensure you won't run out of money in retirement, consider the advantages of an annuity with Amica Life.²

Guaranteed lifetime income: Avoid the risk of market fluctuations – with an annuity, you have income you can count on.

Tax-deferred growth: With an annuity, you can earn more than in a taxable account with the same interest rate.

Avoid additional fees: An Amica Life annuity doesn't have any front-end sales charges, service fees or annual administrative costs.

Flexible choices: You choose a plan for contributing and receiving money that best fits your lifestyle.

Simple options: You can either make a lump-sum contribution (a single premium deferred annuity) or multiple contributions over time (a flexible premium deferred annuity).

Call 844-596-1385 to speak to an Amica Life annuity specialist, and learn how you can receive lifetime income in retirement that will stay consistent over time.



¹ Retirement Confidence Survey, Employee Benefit Research Institute, 2016
² Amica Life annuity not available in all states. Before purchase of an IRA, you should consult with a tax advisor to ensure that you have selected the best options for your retirement. Guarantees are subject to the claims paying rating of your insurer. Fixed annuities are not insured or guaranteed by any agency that insures deposits.



Get help from an Amica Life annuity specialist through live chat or by phone at **844-596-1385**.



Did you know about all the self-service features available to you as an Amica customer?

We understand that life can get pretty busy, and we want you to have options for the ways in which you do business with us. That's why we've developed several online offerings to make things as easy as possible.

From any smart device, you can:

- Get an online quote
- Update your customer profile
- Manage your billing and payment methods
- Set bill reminders and make same-day payments
- View your policies and coverages
- Update your auto policy*
- Download your insurance ID card
- Go paperless and cut the clutter
- Find auto, glass and home repair services
- Report a claim and upload documents, photos and/or videos
- Track the status of your claim and payments

If you don't have an online account, **visit Amica.com today** to sign up and take advantage of our many online offerings!

* Available only in AL, AR, AZ, CT, DC, GA, IA, ID, IN, KS, MD, ME, MS, MN, MO, MT, ND, NE, NH, NV, OK, PA, SD, TN, TX, VT, WA, WI, WV, WY.
Not all self-service features are available on Amica Life insurance and annuity products, and not in all states.

Keep your online information safe

A strong password is your first line of defense.

Think of your password as the key to your online house. Just as you try to keep your house key safe to protect what's inside, creating strong passwords protects all the valuables inside the sites you visit – from sensitive information like bank account details and Social Security numbers to the medications you take and the stores you frequent.

Remember, every piece of information you share electronically can make you vulnerable to identify theft, malware, scammers and more.

Use these tips to make online security a top priority. And don't forget to keep a list of all your passwords in a secure place away from your computer.

Create unique passwords for critical sites

Yes, it can be a nuisance to keep track of multiple passwords, but using one familiar password for everything means that once cyber thieves crack one site, they'll have easy access to all the sites sharing that password. At the very least, use separate passwords for sites containing financial information.

Create a password phrase

With 12-plus characters to work with, a unique phrase can be easy to remember. Need inspiration? Think of favorite books, songs, movies, sports teams, special birthdays, etc. Most sites already require a mix of letters, numbers and special characters to make passwords more secure. You can also get creative and replace letters with numbers or symbols, or deliberately misspell or remove vowels from common words.

Here are some examples:

- Sox4thepennant18
- LuvTop5GlxGuardyans
- Grmps@90in2019

Customize passwords to site offerings

Buying back-to-school clothes for the family? Thinking of a new car? Exploring vacation options? Craft passwords for favorite sites that will make sense when you return to them.

Here are some examples:

- best20comfortshoes
- Jills2019DreamCar
- 2020vacationSavings

Accept extra authentication when offered

Take advantage of the trend toward stronger authentication, such as adding icons, one-time PINs, text or email codes, etc. The more layers of security you add, the safer your information will be.

SAFE PASSWORD RESOURCES:

[dhs.gov](https://dhs.gov/staysafeonline.org)
staysafeonline.org
lockdownyourlogin.org

The wheel deal: Car buying is easier with Amica's Car Connection

For some people, finding a new car and haggling over the price is a worthwhile experience, and it may even be enjoyable. And then there's the rest of us.

If you'd rather spend more time driving a car or truck and less time shopping for it, Amica's Car Connection is for you. Amica has partnered with TrueCar, a vehicle-purchasing service, to help customers lock in fair deals – and fair prices – for the car they want at a convenient dealership they can trust. For buyers, the cost advantage is guaranteed, and can be thousands of dollars below the manufacturer's suggested retail price.

With Amica's Car Connection, being in the driver's seat of a car deal makes the whole experience more efficient, less mysterious and far less stressful. It's an easy three-step process:

- Search online for the new car you're considering, or browse thousands of quality pre-owned vehicles.
- Save with an exclusive Price Protection Certificate, which is a summary of the car you want and your low upfront price. Bring it with you to the Certified Dealer indicated for a hassle-free purchase.
- Drive your new car home and relax knowing you've got new wheels at a fair price.

Visit Amica.com/carshopping to take advantage of this no-cost, no-obligation service for our customers. And then go confidently in the direction of a great new car deal.

TrueCar operates the Amica Car Connection website ("Service") featuring pricing, performance, technical, and safety data available for new and used vehicles. The Service is not available in all locations. TrueCar does not broker, sell or lease motor vehicles. Each Certified Dealer sets its own pricing, and will confirm actual vehicle availability from in-stock inventory, including options and color choices.



Introducing WelcometoAmicaAuto.com

Discover what matters most about auto insurance

What happens if a friend borrows your car and has an accident? Should you have extra insurance for a rental car? How much auto coverage do you really need?

You can find answers to these questions and more at WelcometoAmicaAuto.com.

This new website offers helpful tips and tools to steer you in the right direction. Learn all you need to know about auto ownership, maintenance and insurance. With easy



access from any device, you can share useful articles, checklists and infographics with friends and family through social media, email or text messages.

"We believe helpfulness is what insurance should be all about," said Ben Mellino, senior assistant vice president in sales and client services at Amica. "WelcometoAmicaAuto.com was designed to help consumers conduct research, answer questions, make smart decisions and gain greater peace of mind."

WelcometoAmicaAuto.com features these resources:

- How to Gauge Just How Much Coverage You Need
- Understanding Coverage: Part 1 – Liability
- Understanding Coverage: Part 2 – Collision and Comprehensive
- Does Renting a Vehicle Require Buying Insurance?
- New Technology, Safer Driving
- And much more!

Visit WelcometoAmicaAuto.com today!



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Amica earns spot on Forbes' list of Best Employers for Women

Forbes | 2018
**THE BEST
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for WOMEN**

POWERED BY STATISTA



Amica has been
ranked No. 12 on
Forbes' list of
Best Employers
for Women!

Highest-ranking insurer
on the list of
300 companies
that were recognized

"On behalf of the Board of Directors and Senior Staff, I want to thank all of our employees for helping Amica earn this special recognition," CEO Bob DiMuccio said. "I'm so proud of them and what they do to make Amica a great place to work."

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