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www.youtube.com/user/
spencerinsuranceinc



You Tube Linked in

5 TIME WINNER
MONTGOMERY MEDIA



"BEST INSURANCE AGENCY"
"BEST LIFE INSURANCE AGENT"

"THE CIRCLE OF SAFETY" CONSUMER AWARENESS ADVISOR

For Friends and Clients of The Spencer Insurance Agency

October 5 – 11, 2014 National Fire Prevention Week and Spencer Insurance will donate \$500 to your favorite Fire Company!

Stay tuned for more information on an exciting contest for the month of October. Spencer Insurance Agency will donate \$500 to the Fire Company that received the most votes in our Spencer Insurance Fire Prevention social media contest. Check out our Facebook page and website October 1st for more details. Go to our Facebook page and click "Like" to make sure you get the update. (www.facebook.com/spencerinsuranceagency) Be sure to share our contest link with your friends so your favorite Fire Company wins the \$500!

FAQ: Should I purchase the supplemental Life Insurance offered by my employer?

A: Most companies will hold their open enrollment period where an employee can change their group coverage. Many employers offer Group Life Insurance coverage and some of this coverage may be provided free as an employee benefit. Many times you can purchase supplemental coverage and the cost will be deducted from your paycheck. Should you buy this additional coverage? There are pros and cons...

Here are the pros:

- Very convenient as the premium is deducted from your paycheck
- Few medical questions are asked so it is easier to apply
- No blood tests or other lab work is required
- Many times the rates are blended with non-smoker rates making them lower for smokers
- Many times the rates are unisex which will make male rates less expensive

Here are the cons:

- Group life rates are banded, based on rates that typically increase every 5 years
- Group life rates are blended so if you are a healthy non-smoker you could get the same rate as a chain-smoking unhealthy person

- The amount of life insurance you can purchase is limited and may not be sufficient for your needs
- You may lose the coverage if you leave the employer
- Rates can increase immediately if the employer chooses a new life insurance company

What should I do?

Contact us today at 215-885-2200 to review your life insurance needs and the cost of your employer's life insurance coverage before your next open enrollment. Most open enrollments happen in the fall so this is a great time to review that coverage.

Consider purchasing life insurance on your own for the following reasons:

- You can lock into a rate for up to 30 years. The cost of your employer group coverage changes based on age bands every 5 years.
- Your coverage may look inexpensive now but what will you be paying in 10 years?
- You won't lose your life insurance coverage if you get laid-off or change jobs
- If you are a healthy non-smoker you may

con't on page 2

Check out our ALL NEW Spencer Insurance Referral Reward\$ Program. See page 6 for details.

News and Tips to Make Your Life Easier, Safer, and Happier...

Tip of the Month

Life Changing Events can have a Big Impact on your insurance coverage!

Life changing events can have a major impact on your insurance coverage and **Spencer Insurance Agency** wants you to be an educated consumer. Our website provides valuable information on how everyday events impact your insurance coverage. **Not on the internet?** No worries. Just call our office and we will send you a printed copy of any information you want.

Some of the Life Changing events that can impact your insurance are:

- Having a child leave for college
- Getting married, separated or divorced
- Having a baby
- Remodeling your home
- Downsizing and preparing for retirement
- Needing Long Term Care

Don't be caught short! Check out the "Life Changing Events" section of our website for valuable information you need before one of these events takes place.

Go to our website at www.spencerinsurance.com and click on the "Life Changing Events" line under our Quick Resources box. **Better yet, call us at (215) 885-2200 to review your insurance coverage when one of these events is about to take place.**

Your Protection and Peace of Mind is our only Business!

Charles J. Spencer, CLU

Teen Driver Corner

October 19 – 25, 2014 is National Teen Driver Safety Week

Spencer Insurance is committed to **Teen Driver Safety**. During **National Teen Driver Safety Week** our agency will be posting valuable tips all week on our Facebook Page about Teen Driver Safety (www.facebook.com/spencerinsuranceagency). Check us out. Go to our page and click "Like" so you will be sure to receive these valuable tips.

Have you checked out our "Parents of Teen Drivers" website? This website provides parents valuable information as they undertake teaching their teen driver to be a safe driver. Some of the content we share is:

- Tips and Suggestions including a "Teenager – Parent Driving Contract"
- A list of driver education schools in the area
- Valuable links including links to Pa, NJ and DE Department of Motor Vehicles
- A link to our "Safe Teen Driving Course" which provides 16 lessons for parents to use when they are completing the 65 hours of mandated adult-supervised skill building with their student driver.

Go to www.spencerinsurance.com and click the "Have a Teen Driver?" starburst.

The **Children's Hospital of Philadelphia Research Institute** has a special website to support **National Teen Driver Safety Week**. Go to our "Parents of Teen Drivers" website to link onto this site. **CHOP** provides **Stats and Facts** along with additional links and multimedia presentations.

Spending some quality time teaching your teen driver to be a safe driver is one of the best things a parent can do to keep their child alive. Teaching by example is the most effective technique. Today, cell phone distraction has become the number one killer of teen drivers, surpassing the number of teenager drinking and driving deaths. What example are you showing your teen driver?

Let **Spencer Insurance** help you by taking advantage of the material we provide on our "Parent of Teen Drivers" website. And . . . don't forget to review your auto insurance to make sure you have enough protection as you are 5 times more likely to have an accident in your household if you have a teen driver.

FAQ: Continued from page 1

find less expensive rates
 + You will be able to purchase the amount you need

Go to our website www.spencerinsurance.com and click on the Life Insurance Tab for more information and

a free report "What you need to know about Life Insurance and How to Make sure the People You Intended to get your Life Insurance Benefits Actually Get the Benefits!"

Check it out before it is too late!

Be sure to "like" Spencer Insurance on Facebook to get valuable tips. Follow Charlie on Twitter.

Spencer Insurance Agency • 115 West Ave Suite 204 • Jenkintown, Pa 19046 • (215) 885-2200

Were you a winner of our Spencer Referral Reward\$ Program?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below, please accept our heartfelt "thanks" for your support. We truly appreciate it.

Big \$pin Next drawing: Oct 1st



Will you be our next winner?
See page 6 for more details.

Our 2nd Quarter

Winner: Jen Frabizzio

Jen won a iPad Mini.
Congratulations, Jen!

Thank You! Thank You! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

Anita Ramos-Rowe

Linda Young

Stephanie Gerhard

John Mervin

Dennis Meakim

Tony Kanak

Charles Roman

Rick Fetzer

Josh Williard

Jim Garry

Chuck Petosa

**Need Boat Insurance? Give us a call at (215) 885-2200
to make sure you have the right coverage at a competitive price!**

News from Our Clients

Client News

Congratulations to Scott and Cat Mattingly on the birth of their son, Leo Christopher. Congratulations to Sarah and Dan Schmidt on the birth of their son, Jeremy Edward.

Agency News

Congratulations to Mel for passing her property casualty exam. She is now a licensed agent.

Congratulations to Cathy's Kids Foundation on another successful Golf Outing. Spencer Insurance was pleased to support Cathy's Kids Annual Golf Outing on August 4th. Money was raised to send a family with a child with cancer to Disney in Florida.

**Have we reviewed your Business Insurance?
Phone: (215) 885-2200 Email: Info@spencerinsurance.com**

Spencer Trivia: WIN, WIN, WIN!

This Month's Question: *Which famous U.S. Landmark opened to the public on October 9th, 1888?*

Send your Answer to cspencer@spencerinsurance.com. If you email me the correct answer by **October 10th** your name will be entered into a drawing for a \$25 Gift Card. Good Luck!!

Last Month's Winner: We had several people email us the correct answer. **Joan Hollenbach's** name was picked from the group of people who answered the question correctly and she won a \$25 Gift Card. **Congratulations, Joan!**

Last Month's Trivia Question: *The Declaration of Independence begins with what words?*

Correct Answer: *"When in the course of human events..."*

Email us at info@spencerinsurance.com

September is Life Insurance Awareness Month!

We live for life's wondrous moments whether it's a baby's first step, graduation, or retirement. Life Insurance helps to ensure the life you've built for your loved ones won't come to a halt if something were to happen to you. It's never too early or too late to consider all the things life insurance can do for your family.

Life Insurance:

1. **Buys Time** – Loved ones can focus on their grief instead of worrying about how to pay for the funeral and other final expenses.
2. **Provides a fresh start** – By helping to pay off credit card bills, outstanding loans and even the mortgage, life insurance starts your family members off with a clean slate.
3. **Generates Income** – Surviving family members can continue to pay for life's necessities for years to come.
4. **Offers flexibility** – Family members may take time off from work or transition to a more adaptable work schedule.
5. **Creates opportunities** – Funds may be used to start a business or pay for schooling to train for a new career.
6. **Funds for the Future** – Longer-range goals, college education for the children or a comfortable retirement for a surviving spouse may be obtained with the insurance proceeds.
7. **Helps leave a legacy** – Parents have the chance to leave future generations a legacy of long-term financial security.
8. **Long Term Care Expenses** – By purchasing a long term care rider on your life insurance policy you can accelerate the death benefit to help pay for Long Term Care Cost.
9. **Funds a Business "Buy-Sell Agreement"** – Purchase life insurance on your partner so you can buy out his share of the business if he dies.
10. **Provides funds to replace a key employee** – buying life insurance on a key employee can provide your company critical cash to replace the income lost when a key employee dies. This cash will help your company buy time to train a replacement for the deceased employee.

Too many families procrastinate when it comes to the purchase of Life Insurance. Don't wait until it is too late. We get many calls from people who waited too long and now do not qualify for Life Insurance. We offer all types of life insurance including inexpensive Term Life Insurance, Mortgage Life Insurance, Guaranteed Universal Life Insurance, and Final Expense Life Insurance.

Life insurance can be life changing.

Call us today at (215) 885-2200 for a life review.

Check out the Life Insurance Tab on our website at www.spencerinsurance.com

Ask us for our special report: **SPENCER'S TIPS:** **“What You Need to Know about Life Insurance: How to Make Sure the People You Intended to Get Your Life Insurance Benefits Actually Get the Benefits!”**

**CALL RIGHT
NOW!**

(215) 885-2200 OR www.spencerinsurance.com

Monthly Term Plus a 10 - Year Rate Guarantee!!

Male, Preferred (No Tobacco)

Your Age	\$100,000 Insured Amount	\$250,000 Insured Amount	\$500,000 Insured Amount
35	\$7.22	\$9.90	\$15.29
45	\$10.96	\$18.34	\$30.62
55	\$22.30	\$40.52	\$75.03

If you are younger than age 35, your rates may be even lower!*

*Please contact us to see if you qualify for these rates.

Rates are shown as of May 10, 2011 with Genworth Life Insurance Company and are guaranteed for the first 10 policy years subject to qualifying for the rate. Further underwriting may apply. Other face amounts are available. Premium may be paid annually, semi-annually, quarterly or monthly. A no-cost medical exam may be required depending on age, health, or amount of coverage requested. Premiums are subject to change after the 10th policy year. This policy has exclusions, limitations, and terms which affect coverage. For costs and complete details of coverages, call our agency today at 215-885-220 or at www.spencerinsurance.com.

Spencer Insurance Agency, Inc. Life Insurance Questionnaire

Our Questions	Your Answers	Quick Tips
1 How much life insurance do you need?	\$ _____	Many consumer consultants use a Rule of Thumb of 8 to 10 times your annual income for the amount of insurance an individual should have to protect their loved ones.
2 How long do you want the rates guaranteed? (check one)	<input type="checkbox"/> 10 years <input type="checkbox"/> 20 years <input type="checkbox"/> 30 years	A longer guarantee makes budgeting easier but the rates are higher.
3 Would you like Term or Permanent coverage?	Term Permanent (circle one answer)	Term is just as it sounds. You chose how long you want the coverage. Permanent has the premium locked-in for the remainder of your lifetime.
4 Your Gender (circle one answer) Your Birthday (fill in date)	Male Female Mo ____ Day ____ Year ____	Female rates are lower than male rates. Exact date of birth is important because some companies use "actual" age and some "nearest" age. Our computer sorts them out automatically to get you the lowest rates.
5 Your Height (fill in) Your Weight (fill in)	_____ ft _____ in _____ lbs	Accurate height and weight will help us provide an accurate quote. Good height/weight ratios = lower rates.
6 Have you EVER used Nicotine or Tobacco? (check one box)	<input type="checkbox"/> Never <input type="checkbox"/> Current User <input type="checkbox"/> Over 3 years ago <input type="checkbox"/> Over 1 year ago <input type="checkbox"/> Over 2 years ago <input type="checkbox"/> Over 5 years ago <input type="checkbox"/> Over 10 years ago	The longer it's been since you've used tobacco, the lower your rates will be. Current use will be determined by urinalysis.
7 Describe your General Health (check one box)	<input type="checkbox"/> Superior <input type="checkbox"/> Very Good <input type="checkbox"/> Excellent <input type="checkbox"/> Average	Make your best estimate. Blood and urine tests as well as your Doctors' statements will be the determining factors.
8 In the past two years have you participated in any skydiving, scuba, rodeos, hang gliding, or piloting?	Yes No (circle one answer)	On the average, those who participate in hazardous activities have a higher incidence of premature death.
9 Have any of your Immediate family members (parent, brothers, sisters) died from heart disease prior to age 60?	Yes No (circle one answer)	If yes, Preferred Rate may not be available.

Name: _____

Best Number: _____ Best Time to Call: _____

Email Address: _____

Can't reach us from 9 - 5? Check us out 24 hours a day at www.spencerinsurance.com

News and Tips to Make Your Life Easier, Safer, and Happier...



Spencer Referral Reward\$ **ALL NEW FOR 2014!**

Thank you for your feedback!

Based on your responses, we are reinventing our **Spencer Referral Reward\$** Program for 2014.

Our Spencer **Big \$pin** just got BIGGER!



Each quarter we will randomly pick the name of a person who has referred someone to our agency in the previous quarter. That person wins the opportunity to come to our office and spin the Spencer Wheel for a chance to win an Apple iPad Mini, \$150 in Cash, or a \$100 Gift Card!

What stays the same?

Spencer Insurance will continue to highlight a local charity each quarter. We will send \$5 for each referral we receive during that quarter to that charity.

If you know someone who would benefit from the same great service you have come to expect, refer them to us! We would rather reward our clients for referrals than spend money on advertising. Thank you for your referrals!

Start referring now to increase your chances to win!

Referral Program Rules

- † There is no limit on the number of chances you can create for yourself. Odds of winning are entirely dependent on the number of referrals received.
- † This program is open to anyone except employees of Spencer Insurance and their families. You do not have to be a client to enter.
- † The person referred does not have to become a client of Spencer Insurance Agency, Inc.
- † We reserve the right to deny a prize if required by law.

Check out our website: www.spencerinsurance.com

Spencer Insurance Agency's ...

Circle of Safety Update

**CALL RIGHT
NOW!**

Save MONEY & Protect what matters most: your home, family, business...and your money!

37% of all unpaid claims happen because people have dangerous **gaps** in their insurance. *Don't let that happen to you, your family or your business!* Here at Spencer Insurance Agency we're constantly on the prowl for ways for you to **save money and get better protection**. Now I need you to do your part! Take a moment to review this Update. Then give us a call or fax this back to our office. That's all you need to do!

Remember, changes in the law, changes in insurance products...changes in your personal or business life demand a **constant review** of your protection. Take a minute now, please!



Yes,

Steve and Charlie! Please get me **free information** about the protection I've marked below!



What if you get SUED? What do you have to lose? Whatever the answer, **you could lose it all** if you're not properly protected. Why risk it? Protect yourself and your family with what we call "Umbrella Coverage." Personally, I think it's the best buy in the industry. How much? Literally, pennies a day! PS: The courts are jammed with stupid lawsuits. If you're not covered, give us a call or check here and fax this back – **immediately!** Ask about **Umbrella Coverage**.



Protect your family's future! What could be more important? If you don't have life insurance – or don't have enough – what could be more urgent? Rates have never been lower and you can lock them in now for up to 10 years! Get rock solid protection for just pennies a day. Don't leave your family stranded...give us a call!



"Spencer Tips on how to Save Money on Your Car Insurance!" I've just updated my **special client report** on how to save money. Get your copy FREE! Even better, we now offer an **exclusive new program** that might save you BIG MONEY on your auto insurance. Give us a call or check here: FREE Report..... Get me a quote on insurance!



Protect that Earnings Potential! Call us today for a free disability income insurance quote. We will send you our Free Report "Spencer Tips on How to Protect your Family when You Become Disabled." Contact us...we'll help!

Hey, Charlie and Steve, please rush me some information on:

- | | |
|--|---|
| <input type="checkbox"/> protecting my home, condo or apartment with insurance | <input type="checkbox"/> protecting our Business with insurance |
| <input type="checkbox"/> protecting my family's future with life insurance | <input type="checkbox"/> protecting my boat, RV or other equipment |
| <input type="checkbox"/> protecting my teen driver or children at college | <input type="checkbox"/> protecting our income with disability insurance |
| <input type="checkbox"/> protecting our Retirement Funds with Long Term Care | <input type="checkbox"/> protecting our jewelry, art and valuables with insurance |

PLUS: Having a baby, getting married, separated or divorced? Have a teen driver or a child going to college? Downsizing or preparing for retirement? Check out our website www.spencerinsurance.com for tips when you have a life changing event.

4 Quick Ways to Get In Touch With Us:

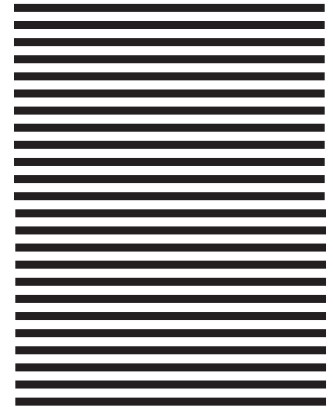
Fax: (215) 887-9538 Phone: (215) 885-2200

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Check out our You Tube Page: www.youtube.com/user/spencerinsuranceinc

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Horsham, PA
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“Your Protection and Peace of Mind is our only Business!”

News and Tips to Make Your Life Easier, Safer, and Happier...

Share your news with us!!

“Client Corner” is a section of our newsletter where Spencer Insurance congratulates our clients, their friends and family, on achievements in their lives. This section of our newsletter is for news about YOU! We want to know what is happening in your life. Did you or a family member get married, have a baby, get a new job/promotion, open a business, or win an award??? Share your excitement with us!

Let us know by mailing, emailing info@spencerinsurance.com or faxing (215) 887-9538 this slip to us.

Client's Name _____

Tell us what happened: _____

(By returning this slip to us you are giving us permission to print the information in our newsletter)

If your group, club or organization needs a speaker on topics of insurance call Charlie or Steve at (215) 885-2200