



# SPENCER INSURANCE AGENCY'S

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

### Autumn Days are Here Again!

Welcome to the Fall Season! Hopefully we will get an extended period of cool weather before winter arrives. I love the crispness of fall and look forward to the season especially after the HOT summer we just survived. Summer welcomed my new Grandson, Jordan. He was born on August 2<sup>nd</sup>. Here is a picture of Jordan with his

siblings at a recent wedding. Tammy and I are very proud grandparents!



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**Your Protection and Peace of Mind is Our Only Business!**

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October is Disability Awareness Month. Check out my Tip of the Month about Open Enrollment. This is the time to review your group benefits with us to make sure you have the right coverage for life insurance and disability insurance. I encourage you to call to set up a review.

Take a shot at our Trivia question about Daylight Savings Time on page 2 and you'll have a chance at winning a \$25 gift card! Don't forget to change your clocks on Sunday November 6<sup>th</sup>. This is also a good time to change those batteries in your smoke and carbon monoxide detectors.

Spencer Insurance was pleased to send a check to the Abington Township Police Athletic League (PAL), was our spotlighted Charity during the 3<sup>rd</sup> quarter of 2016. Check out page 2 for this quarters' featured charity.

Thank you to all who sent a friend, co-worker, or family member to us. We appreciate your trust in our agency. Congratulations to our Big Spin winners on page 2!

Make sure you prepare for the winter by checking out the Fall Safety Tips section of our website. As we approach the end of the year I wish you all a wonderful Thanksgiving and Christmas. As you prepare your New Year's resolutions don't forget to add one to contact us to review your insurance.

*Clarie*

### HAVE YOU SET UP AN ONLINE ACCOUNT?

Simply go to our website and find the company you have for your auto and/or home policies. Click the link next to where it says "GO ONLINE" and follow the instructions set up an account. With an online account you can also view and download your policy, report and view claims, change your billing method, and choose paperless documents. And... *There's an App for that!* Yes, many of our companies also have a phone or tablet app. Go to your phone/tablet's app store and search for the name of your company and download the app.\*

\*Note: Not all companies' websites and apps have all the same features and some have more.

## Big Spin Winners

Congratulations to our June winner,

**Rachael Ortwein!**

Rachael won a \$50 Gift Card!



Congratulations to our July winner,

**Jeff Solar!**

Jeff won a \$50 Gift Card!



Congratulations to our August winner,

**Tim Byrne!**

Tim won \$100 cash!



## Spencer Online

Check out Spencer Insurance Online for more information on the following:

- [Fall Safety Tips and Information](#)
- [Life Changing Events](#)
- [Parent of Teen Driver Website](#)
- [Spencer Insurance Facebook Page](#)
- [Charlie's Blog](#)
- [Rewards Program](#)



## Charity Spotlight: St. Vincent DePaul Society of Philadelphia

As we go into the holiday season Spencer Insurance Agency wants to help people right here in our own neighborhoods. We hear about people all over the world that need our help but sometimes we forget there are people right in our neighborhood going through some bad times that also need our help.

With that in mind Spencer Insurance Agency will spotlight a charity with a motto "Neighbors helping Neighbors." The Society of St. Vincent de Paul works with families in our neighborhood to help them get through a temporary situation.

For the months of October, November and December, Spencer Insurance Agency will donate \$5 for each referral you send us. If you would like to donate directly to St. Vincent de Paul Society of Philadelphia you can visit [their website](#).



## Spencer Trivia

This quarter's question:

**When and why was Daylight Savings Time started?**

Send your answer to [cspencer@spencerinsurance.com](mailto:cspencer@spencerinsurance.com). If you email the correct answer by November 30<sup>th</sup> your name will be entered into a drawing for a \$25 Gift Card. Good Luck!

Last quarter's question was: "In 2016 what Summer Olympic sport is the only one left that requires you to be an amateur?" The answer was: "Wrestling." Several people emailed the correct answer and **Evelyn Stern's** name was picked as the winner. Congratulations, Evelyn!



## Client News



Congratulations to **Josh & Patty Williard** on the birth of their third child, a son named Jordan!



Congratulations to **Patrick & Sarah Luddy Jr.** on the birth of their second child, a son named Reed!



Congratulations to **Jennifer Webb** on her marriage to **Matthew Allen!**

### Tip of the Month: Open Enrollment- Important Time of Year

Once a year most companies that provide group benefits have a period called Open Enrollment. This is a brief time when you can change your benefit options with limited medical underwriting.

For example, if you previously elected not to have Group Long Term Disability Insurance you now have another chance to choose that benefit with limited medical questions. You may also be able to purchase some additional supplemental life insurance with few medical questions.

Spencer Insurance wants to help you during this Open Enrollment period. We specialize in life, disability and long term care insurance. [Contact us](#) when you get your Open Enrollment Package.

Many people tell us they are paying a small amount for their supplemental life insurance. Your company may provide free life insurance up to one times your salary and the employee can purchase another three to six times that salary. The premium may seem inexpensive, however, there are three reasons you should consider getting coverage outside your employment:

1. If you lose your job or decide to switch jobs you may lose that coverage. Many times the coverage is not transferable. This could be an issue if you now have health problems you did not have when you first decided on the supplemental life insurance with your employer. If you had gotten a life insurance policy on your own with a premium guarantee of 30 years then you could switch jobs knowing the lack of [life insurance](#) at the new employer is not a deal breaker.
2. An employer can decide to eliminate the plan, change the plan or change carriers. In addition the rates are typically set in five year bands (30 to 34, 34 to 39, 40 to 45, etc.) which means as you get older that premium will increase. An alternative is to purchase a life insurance policy with a 30 year rate guarantee outside of your employer.
3. The group rates may be the same for all employees. This means an unhealthy employee who smokes may get the same rate as you. If you purchased a life insurance policy outside your employer then you may qualify for the best non-smoker rates.

In addition you need to be careful with your Group Long Term Disability Insurance. The employer may say their group policy will pay you 60% of your income should you be disabled. However, your plan may only cover your salary and not any bonuses. Most plans have a cap so the plan may only pay 60% of your income up to a maximum income of \$5,000 per month. If you earn more than \$60,000 per year you may not be getting 60% of your income. Check out my article - [When is 60% only 30%](#). You may need some supplemental [long term disability insurance](#).

Let us review your "Open Enrollment Package" today to be certain you are getting the best long term rates. Don't hesitate to [contact us](#) as the Open Enrollment window only last a couple weeks.

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4<sup>th</sup> Quarter

2016

## Spencer Rewards Program

We build our agency on your positive comments and are truly grateful for your loyalty and faith in us! If you know someone who would benefit from the same great service you have come to expect, please have them contact us! For **EVERY** friend or family member you send our way, you will receive:



- 3 scratch-off lottery tickets
- \$5 donation to a local charity
- A chance to win a Spin on our Prize Wheel and win either an **iPad Mini, \$100 Cash, or a \$50 Gift Card!**

BIG SPIN Drawings happen monthly!  
Start now to increase your chances to win!

## Thank You

**THANK YOU** to all our clients who graciously told their family, friends, and associates about us!

Rick Fetzer, Rachael Ortwein,  
Bob Sacco, Dan O'Kavage,  
Chuck Grimes, Eric Fox,  
Elliott Seidman, Tim Byrne,  
Pete Pritz, Kathleen Gilman,  
Dave Temple

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