



# SPENCER INSURANCE AGENCY'S

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



Hello all,

I hope you are enjoying the winter months. We finally had some snow. I know my grand children enjoyed sledding and playing in the snow! Make sure you check out the link on our Spencer Online section for some winter tips.

Our agency is excited to announce our newly updated Client Portal. Check out our Tip of the month on page 2 to see the details. With this Client Portal, you will be able to get your ID cards, upload documents to us securely, and get connected to your company accounts to pay premiums. Plus, a lot more! Let us know what you think about our new Client Portal. Remember to play our Trivia game for a chance to win a \$25 gift card.

If you got engaged or married on Valentine’s Day, check out our link in the Spencer online section. Now that you are engaged or married, you need to have an insurance review with us about how those changes can affect your insurance coverage.

As always, feel free to **contact us** for an insurance review. Have fun this winter and remember that Spring will be here soon! *Charlie*

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## Visit Charle's Blog!

### Did You Know?

According to the US Department of Health and Human Services 70% of Americans over the age of 65 will need long-term care services. More than half of the people polled are concerned about paying for long-term care services but only 14% own long-term care insurance according to LIMRA.

Long-term care policies are vastly different than long-term care policies offered 10 years ago. Most long-term care policies are now life insurance hybrids. Now, the prices are either guaranteed or more stable and if you never need long-term care services before you die, your beneficiary will receive the tax-free life insurance benefit.

If you anticipate having retirement assets of over \$500,000 you should get more information about long-term care insurance. According to Genworth’s Compare the Cost Report, a semi-private room in a nursing home costs \$119,720 a year. Don’t bankrupt your retirement assets, **contact us** today to learn if long-term care insurance is for you. The earlier you purchase long-term care insurance the less expensive it will be.

Your Protection and Peace of Mind is Our Only Business!

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## Long-Term Care Fact



70% of America over the age of 65 will need long-term care services

**Did you have a great experience with someone at our agency? Please post an online review on **Google** or our **Facebook Page**.**

## Spencer Trivia

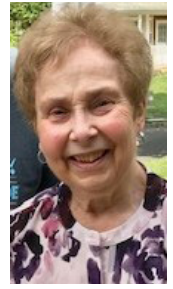
**3rd Quarter's Trivia Question:** When is Pi Day and what does Pi mean in mathematics?

Send your Answer to [cspencer@spencerinsurance.com](mailto:cspencer@spencerinsurance.com). If you email the correct answer by March 1st, your name will be entered into a drawing for a \$25 Gift Card. Good Luck!

**Last Quarters Question was:** Which US state is the largest pumpkin grower?

**Answer:** Illinois.

Several people emailed the correct answer and **Evelyn Stern's** name was picked as the winner. Congratulations, **Evelyn!**



## Client News

Congratulations to George and Wendy Ward on the birth of their granddaughter, Elizabeth Irene.



Congratulations to Fran and Sarah Doyle on the birth of their daughter, Abigail Marie.



## Tip of the Month: Information At Your Finger Tips.

Spencer Insurance Agency understands the value of having online tools that work to your advantage. We are updating our Client Portal and will no longer be using our client portal powered by Glove Box.

Here's what you can do with our new client portal:

- **View policies** – Every policy you have can be viewed to help you make decisions on your coverage.
- **Print ID cards** – On the go and forget your card? No problem! You can retrieve your ID card to show on your mobile device or print it for safekeeping.
- **Request Certificates** – Need a certificate fast? You can request them 24/7.
- **Request changes** – Every change request is immediately sent to your agent to enhance the response time and increase productivity.
- **Update your information** – Moving? Need to change your mailing address? You can update all your information on the platform at your convenience.
- **Share policy documents** – All of your documents can be downloaded to print or store on your device at your convenience.

We can securely share documents with you, and you can also upload documents that you need to securely share with us!

It is easy to get started. Simply click on **"Manage Your Account."**



**Review us online!**

# Rewards Program

We build our agency on your positive comments and are truly grateful for your loyalty and faith in us! If you know some one 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

- \$10 gift card
- \$5 donation to a local charity
- An entry for a chance to win a spin on our Prize Wheel where you could win **\$100 Cash, or a \$50 Gift Card!**

One Big Spin winner will be picked each month! Start now to increase your chances to win!



# Big Winners

Congratulations to our September winner, **Chris Kwon!** Chris won \$50 Gift Card!

Congratulations to our October winner, **Richard Hornberger!** Richard won \$100 Cash!



Congratulations to our December winner, **Melanie Panasiuk!** Melanie won \$100 Cash!



# Thank You

Thank you to all our clients who graciously told their family, friends, and associates about us!

Andrew and Karen Goode, Julia Love, Rich Hornberger, Susan Walsh, Bill Ferst, Mario D’Andrea, evin Tompkins, Melanie Panasiuk, Evan Cost

# Charity Spotlight: Manna on Main Street



During the 1st Quarter of this year, Spencer Insurance will highlight **Manna on Main Street** and pledge to donate \$10 for each referral we receive from our clients and friends.

**Manna on Main Street** is committed to ending hunger in the North Penn region by providing food, fulfilling social service, education needs, and conducting community outreach. Through a food pantry, soup kitchen, emergency financial aid, counseling, referrals, and education opportunities, they serve those in need with the hope “**that everyone might be fed.**”

**Please help out with your donation.**



**Like us on our Facebook page!**



1st Quarter

2025

## Spencer Online



- **Manage your policies**
- **Long term care insurance information**
- **Winter Tips**
- **Getting married or engaged?**

## More Than Half

of people are concerned about paying for long-term care services, but only **14% own** long-term care insurance.

Source: 2017 Insurance Barometer Study, Life Happens and LIMRA

## FAQ: Do you know a good contractor?

Over the years many clients have had a hard time finding a good contractor. Spencer Insurance Agency has many good contractors we can recommend to you. Just contact Denise, Steve or Charlie and we will help you find one.

These are contractors that ourselves or our clients have used and are very pleased with their work. So **contact us** today for a recommendation for a contractor you may need.

HOW DO YOU FIND

A CONTRACTOR?

