Spencer Insurance Agency's

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



Hello all,

I hope you are having a wonderful fall. Enjoy the season because the next one is winter! Who knows what winter will bring us. Check out our tips on Spencer Online to prepare your home for the winter months. Checking a few things now can help prevent claims later. Even with the right coverage, claims can be an inconvenience so we want to help you prevent them.

All of us at Spencer Insurance want to wish you the best during the upcoming holidays. We are so grateful for the trust you put in our agency. We appreciate all the referrals you have sent us this past year. Don't forget – we reward you for your referrals. Each month we choose one person who has sent us a referral to spin our wheel and win up to $100 in cash. Check out our winners in this newsletter.

Another way to win a prize is to play our trivia game. Send me your answer for a chance to win a $25 gift card.

Stay safe out there! If you have any questions or would like a review of your policies (don't forget life insurance), **contact us.**

Charlie

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Your Protection and Peace of Mind is Our Only Business!

(215) 885–2200

www.spencerinsurance.com

info@spencerinsurance.com

Visit Charlie's Blog

Tip of the Month: You Don't Need "Perfect" Health to Get Life Insurance

If you've put off buying life insurance because of high blood pressure, high cholesterol, diabetes, a past cancer diagnosis, extra weight, or a history of anxiety or depression, you're not alone — and you're likely more insurable than you think.

According to LIMRA and Life Happens' industry–wide Insurance Barometer Study, misconceptions like these are a major reason millions of Americans go without coverage. Many people significantly overestimate what life insurance costs or assume a health condition will get them turned away. In reality, insurers have options for applicants who aren't in perfect health.

Here's how it works. Insurers sort applicants into rating classes — Preferred, Standard, and several "substandard" or "table-rated" tiers — based on your overall health, not any single number. A well–managed condition, such as blood pressure controlled with medication, an A1C within target range or cancer that's been in remission for several years, may place you in a class with rates only modestly above the best available, rather than rule out coverage altogether. Even a higher-rated policy still provides protection for your family — often for just a few extra dollars a month.

If traditional underwriting isn't the right fit, there are other paths. Simplified issue policies skip the medical exam and rely on a health questionnaire, with approval often taking days. Guaranteed issue policies ask no health questions, though coverage amounts are smaller and premiums are higher per dollar of coverage. These policies are best used as a fallback rather than a first choice. Continued on page 2

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

Spencer Trivia

4th Quarter's Trivia Question: What important event took place on July 29, 1969?

Send your Answer to cspencer@spencerinsurance.com. If you email the correct answer by November 15th, your name will be entered into a drawing for a $25 Gift Card. Good Luck!

Last Quarters Question was: What important event took place on July 29, 1969?

Answer: On July 29, 1969, NASA's Mariner 6 spacecraft successfully transmitted the first close-up images of Mars during its flyby, providing unprecedented data on the planet's surface and atmosphere.

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

Like us in X

Client and Agency News

Congratulations to Jennifer and Scott Mlodzinski on the birth of their daughter, Emma Frances.



We're honored to be voted Best Insurance Agency in Montgomery County for the 12th year in a row. Thank you to everyone who voted for Spencer Insurance Agency and continues to place their trust in our team. Your support means so much to us, and we're grateful to have served this wonderful community for the past 63 years.





Spencer Insurance Agency is happy to introduce our newest staff member, Jennifer Donsky.
Jen joined the agency in May of 2026 as an office assistant, helping with various day–to–day tasks around the office. In addition to her work at Spencer Insurance, Jen has been a dance teacher and choreographer for over 17 years and continues to teach several nights a week.
She has been married for almost 20 years and is the proud mom of three children: a daughter in college, a son in middle school and a son in high school. In her free time, she enjoys reading and spending time with her family.

Tip of the Month: You Don't Need "Perfect" Health to Get Life Insurance Con't

The bottom line: a health condition is a reason to talk to an agent, not a reason to skip applying. Underwriting guidelines vary from carrier to carrier, so a company that declines you — or quotes a high rate — isn't necessarily representative of your other options. That's why Spencer Insurance Agency shops for your life insurance coverage with several carriers.
If you've been putting off applying because you're worried about qualifying, let's talk. We'll walk through your options and help you find the coverage that fits your health, your budget, and your family's needs. **Contact Spencer Insurance** today to get started.

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 Spin Winners

Congratulations to our July winner, **Joe Schwartz!** **Joe** won $50 Cash!

Congratulations to our August winner, **Robert McGuirl!** **Robert** won $100



Congratulations to our September winner, **John Freitag**! **John** won $50 Gift Card!

Thank You

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

Julia Love, Jesse Krokis, Alex Mlynarczyk, Jennifer Schwartz, David Birnbaum, Kerry Farricker, Bob McCain, Rich Hornberger, Felix Tuccillo, Jill Valley, Bob McGuirl, Amy Kessler, Phil Han, and John Freitag.

Charity Spotlight: Glenside Fire Company

During the fourth quarter of this year, Spencer Insurance will highlight **Glenside Fire Company** and pledge to donate $10 for each referral we receive from our clients and friends during the quarter.

Glenside Fire Company is one of the many fire companies that protect our community.
Founded in May of 1900, it is a 100% volunteer organization dedicated to serving our community.
You can help support their efforts by **donating here.**





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Spencer Insurance Agency

115 West Ave Suite 108, PO Box 54
Jenkintown, PA 19046
(215) 885–2200
www.spencerinsurance.com

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Spencer Online



- **Fall tips: get ready for winter**
- **Learn more about life insurance**
- **Have a child in college? Then check this out**
- **Donate to Glenside Fire Company**



Did you know?

If you cosigned your child's student loan, you may still be responsible for repaying it should your child pass away.

Federal student loans are forgiven if the student passes away. This includes Direct Loans, Perkins Loans, and Parent PLUS loans. A Parent PLUS loan is also forgiven if the parent who borrowed it passes away. The family provides the loan servicer with a death certificate, and the balance is cancelled. Under current federal tax law, the forgiven amount isn't treated as taxable income.

Private student loans are a different story. For loans taken out after November 20, 2018, federal law requires the lender to release the cosigner if the student passes away. However, for loans taken out before that date the parent may still be responsible for repayment. Check with your bank or lender about its loan forgiveness policy.

One way to prepare is to purchase an inexpensive term life insurance policy on the student. Assuming your student is healthy, a twenty–year–term life insurance policy for $250,000 on a 20–year–old could be as low as $20 per month.

For parents of students in college, you need to ask us another question: **Does my homeowner's policy cover the belongings of my college student while they are at college?** The answer is **MAYBE.** **Contact us** to be sure. We offer easy solutions to these problems.