

Gotcha Covered

Frimark/Keller & Associates

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Inside this issue:

Referral Program	2
2017 Referral Program Winner	2
Mark Your Calendars Free Shred Day	3
Your Protection Team	3
Life Insurance—Do You Really Need It?	3
Trivia Contest	4

Bob's Notes

I can't believe another year is past...well, welcome to 2018. I want to take this time to thank all of our customers for doing business with us. 2017 was a good year for all of us at Frimark Keller and that is due to the loyal customers of the agency. Thanks to all.

We will be trying to keep you informed about what's happening in our industry, and keep you informed about various insurance policies to make sure you are properly protected. Two

things come to mind. First is an umbrella liability policy. This is a policy covering a minimum of \$1Million of additional liability insurance in addition to the liability covered on your cars or your personal liability on your home. It also covers the additional liability over your toys (boats, motorcycles, RVs, snowmobiles, etc.) This is an important policy in today's litigious world.

Second, most people don't protect their mortgage with life

insurance. This is an inexpensive way to make sure that in the event of the tragedy of a death, the family would keep the family home. This is so important. Let us show you how to protect your family.

Last, we will be sending our next newsletter electronically. Let us know if you like receiving it that way. We look forward to your feedback. Let's all make 2018 be the best year ever.

Our clients rock! With the trust you have in our agency, we were able to donate \$442 to both the Schaumburg Township Food Pantry and St. Jude Children's Research Hospital. We hope 2018 is just as generous!

Do you "LIKE" Frimark/Keller & Associates on Facebook? If you don't, you are missing out on another way to connect with us socially. Yes, we talk about some insurance stuff, but we also let you know what your Protection Team is up to, we have contests, and share our families' recipes.

This is our first contest of the year, if we receive 15 new "LIKES" we will pull a random winner on 2/20/18 for a \$10 Dunkin' Donuts Gift Card!

It's that easy...so what are you waiting for, go and "LIKE" us.

<https://www.facebook.com/FrimarkKeller/>



THANKS A MILLION REFERRAL PROGRAM



Google Home Mini



Thank You! Thank You! Thank You!

Our agency is nothing without your loyalty and faith in us!

Refer a friend, relative or acquaintance to our agency for insurance. When they call and mention your name (don't worry—we ask) we will send you a **\$5 Dunkin Donuts Gift Card w/smart wallet** and we will make a **\$5 donation** to both the:

Schaumburg Food Pantry and St. Jude Children's Research Hospital

In **February, April, June, August & October**, we will give away a **Google Home Mini**

In **December**, we will pull **2 winners** from all the clients who make a referral for a **\$150 Shopping Spree**

We love to receive referrals! Just ask them to call us at **847-907-4520** for a free, no obligation insurance quote. Our foundations will benefit with each referral, whether we are able to help with the referral's insurance needs or not.



We would like to give a shout out to **Mike Ruffalo** for his 7 referrals to our agency in 2017. He received the grand prize, Amazon Echo. Mike has been a loyal customer and friend of Frimark/Keller's since 2015. **Congrats again Mike!**



Mark Your Calendars: Free Shred Day



We will be hosting a FREE Shred Day

Day: Saturday, May 5, 2018

Time: 9am to 12pm

Where: Parking Lot at 1920 Thoreau Drive, Schaumburg, IL

Lets get rid of your old papers with the help of Shred-it. You don't even need to remove the staples and paperclips. All we ask is that you bring your papers and **two nonperishable food items** that we will donate to the Schaumburg Township Food Pantry.

We will be on hand to provide advice on identity theft protection and answer any questions.

Your Protection Team



The Frimark/Keller & Associate staff looks forward to providing solutions to all your insurance needs.

Front Row (Left to Right):
Beth Gawlinski, Brittany Drugon,
Kelly Wolf, Vicki Colletti

Back Row (Left to Right):
Bob Keller, Howard Frimark,
Kate Leahy, Keith Armstrong

Life Insurance—Do You Really Need It?

Life insurance is a very simple answer to a difficult question: How will your family manage financially when you die? We know you don't want to talk about this; we are in the business and we don't like talking about it. In the event of a tragedy, life insurance can; help pay funeral costs, pay off debt, college and daily living expenses. There are no federal income taxes on a life insurance policy either.

In every stage of life, a person can benefit from life insurance. Give us a call to discuss the best option for you.

Monthly EFT Premiums for Pekin Life Insurance 20 Year Super Preferred Term Life Policy

The rates shown are based on the insured qualifying for the Preferred Best underwriting classification and are not available to all insureds. Applications are subject to the underwriting standards of Pekin Life Insurance Company. Premiums are subject to change after 20 years.

	\$250,000 Death Benefit		\$500,000 Death Benefit	
Age	Male	Female	Male	Female
30	\$20.23	\$19.14	\$33.50	\$31.32
40	\$36.76	\$30.89	\$65.25	\$53.51
50	\$88.09	\$63.29	\$162.69	\$115.28

Frimark/Keller & Associates

1920 Thoreau Drive
Ste. 114
Schaumburg, IL 60173

Phone: 847-907-4520
Fax: 847-907-9479
E-mail: vicki@frimarkkeller.com

*Our number ONE focus is
YOU*



WIN! WIN! WIN! TRIVIA CONTEST

This quarter Frimark/Keller & Associates is sponsoring a Trivia Contest and offering you a chance to win a \$5 scratch off Illinois lottery ticket. Test your knowledge! Answer the question below and you could be this quarter's winner. The entry closest to the correct answer to the following question will be the winner. If more than one person has the exact same answer, the winner will be the person whose name is pulled from a hat. Write your name and answer, then fax to 847-907-9479, mail this page to 1920 Thoreau Drive, Suite 114, Schaumburg, IL 60173, or email your name and answer to vicki@frimarkkeller.com. Good Luck!

What is the simple formula for converting Celsius to Fahrenheit?

Your Name: _____

Address: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to **Robert Hack** for correctly answering last quarter's trivia question! For the correct answer, **Robert** has won a \$5 scratch off Illinois lottery ticket. **Last newsletter's question was: Which world-famous landmark was dedicated by US President Grover Cleveland 131 years ago?** Answer: The Statue of Liberty—a commemorative gift from France, in New York Harbor, on October 28, 1886.