

Gotcha Covered

R. C. Keller & Company

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R.C. Keller & Company
Food and Drinks with
your Protection Team

**SAVE
THE
DATE**

**MAY
16
2019**

1325 Wiley Rd, Ste 136
Schaumburg, IL 60173
Doors open at 3pm

Save the Date

Please keep **Thursday, May 16, 2019 open.**

We would like to invite you to join us from 3pm to 6pm for our Open House and Appreciation Day.

Please stop by our new office for food and drinks in honor of you and mingle with your Protection Team.

We can't wait to see you!

New location:
1325 Wiley Rd, Ste 136
Schaumburg, IL 60173

Remember we are a full-service insurance agency so we can help you with:

- * Home Insurance
- * Auto Insurance
- * Flood Insurance
- * Life Insurance
- * Boat Insurance
- * Motorcycle Insurance
- * Umbrella Insurance
- * Business Insurance

Bob's Notes

We are finally all moved in and ready for our open house in May. I hope you can attend. Vicki will keep all our clients and friends apprised of date and time, but I hope to see you at the event. I wanted to mention a couple of things.

First, for our business clients who have their payroll with a payroll service, pay as you go Worker's Comp is now available. This allows you to pay exactly what is due

each month, without an audit at the end of the policy period. Some of your payroll services have offered this to you and now we are able to do it as well. Let me know if you have some interest and we can pursue it further.

I want to remind you that we sell life insurance. Life insurance can take care of so many things, from protecting the family home or business, to taking care of final expenses, or even

passing money on to children or grandchildren. We have very competitively priced products and we have products for those with health issues who may think they are uninsurable as well. Let's talk about your needs.

I want to thank you all for your business. Let us know how we can serve you on anything you may need. I look forward to seeing you at our open house in May.

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2018 Thanks A Million Referral Program Winners



And the winners are...*Joanne Wentz and Andrew Strelec*, the grand prize winners of a \$150 Visa Gift Card. **Joanne** and **Andrew** were both eligible to win one of these prizes for simply referring a friend to our agency. **Joanne** has been a loyal customer of R.C. Keller since 2017. **Andrew** has been a loyal customer of R.C. Keller since 2018. **Congratulations again to Joanne and Andrew!**

We would like to thank all of our clients who graciously referred their family and friend to our agency. We couldn't do it without your help! We are looking forward to 2019!

THANKS A MILLION REFERRAL PROGRAM



Two Google Home Hubs

Thank You! Thank You! Thank You!

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

Refer a friend or relative 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** and we will make a **\$5 donation** to both:

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

In **February, April, June, August & October** we will give away a **\$50 Lettuce Entertain You Gift Card**

In **December**, we will pull **TWO Winners** from all the clients who make a referral for a **Google Home Hub**

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.



What Is Pay As You go Workers' Comp?

When you own a business, having workers' compensation insurance is not only a smart business move, but it is required in the state of Illinois. Having to pay out one lump sum payments for your workers compensation premiums can take a toll on your business. Instead, you should opt for pay as you go workers' comp.

Pay as you go workers' comp allows you to make premium payments each time you run payroll. A traditional workers'

comp policy requires a large lump sum payment to cover the estimated cost of your liability; but with a pay as you go plan, the amount you pay is based on each payroll you run. If you add or lose employees, your premium liability will change.

Some other benefits of a pay as you go workers' compensation policy are there is no down payment needed; it will improve your cash flow; the reduction in your audit exposure due to real-

time premium calculations and automatic withdrawals premiums.

If you'd like more information on this kind of workers' compensation policy, please don't hesitate to give us a call. We are happy to help, call us at 847-907-4520.

Meet Your Protection Team

The R.C. Keller & Company staff looks forward to providing solutions to all your insurance needs.

Pictured:

Vicki Colletti, Kate Leahy, Keith Armstrong, Bob Keller, Kelly Savage and Kristina Morris



Family Protection With Life Insurance

It is never too early or too late to purchase life insurance. No matter your age, life insurance is a must. R.C. Keller recommends that it makes sense to think about purchasing life insurance when something changes in your life—like getting married, having a baby, taking out a mortgage, or getting a raise at work. We will be happy to meet with you to determine your needs and explore the best options for you and your family. Call one of our licensed professionals at **847-907-4520** to set up an appointment.

Monthly 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.

AGE	\$250,000 Death Benefit		\$500,000 Death Benefit	
	MALE	FEMALE	MALE	FEMALE
40	\$30.02	\$23.93	\$53.07	\$40.89
50	\$67.43	\$48.50	\$127.46	\$89.61
60	\$174.87	\$109.62	\$342.35	\$212.28

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Independent Insurance Agents

Charter Member



Your Teen Will Be Driving Soon

Motor vehicle crashes are the leading cause of teen death in the U.S. On average 6,000 teens die and 300,000 are injured annually across the nation. This is because of the inexperience and distractions. Illinois is one of the many states that have enacted Graduated Driver Licensing laws. This program is designed to introduce teen drivers to the road in stages, over an extended period of time.

Insurance stats show that since youthful drivers are significantly more likely to have an accident that a typical adult driver there will be a higher premium charged when you add your teen to your auto policy. Please don't wait to do that, the State of Illinois has certain fraud laws that will allow an insurance company to deny a claim in the event the driver is an undisclosed household operator.

It may seem like a right of passage from childhood into becoming an adult, but we recommend having effective parent/teen communication to help teens recognize that and choose safe driving behaviors. We have found that having a driving contract may be effective in choosing safe driving.

If you are interested in a sample contract you can request one from vicki@keller-co.com.

It is also on our website at: www.keller-co.com/teen-will-drive-soon/



RC Keller & Company

WIN! WIN! WIN! TRIVIA CONTEST

This quarter R.C. Keller & Company 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 email to vicki@keller-co.com, fax this sheet to 847-637-1931 or mail this page to 1325 Wiley Rd, Ste 136, Schaumburg, IL 60173. Good Luck!

What does Volkswagen, the popular German car, mean in English?

Your Name: _____

Address: _____

Your Answer: _____

Last Quarter's Winner:

Congratulations to **Karina Aranda** for correctly answering last quarter's trivia question! For the correct answer, **Karina**, has won a \$5 scratch off Illinois Lottery ticket. **Last quarter's question was: What is the name of Rudoph's dog-sled driving friend?** Answer: Yukon Cornelius