

# Gotcha Covered

R. C. Keller & Company

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## Bob's Notes

Thanks to all who attended our open house at our new location. It was great seeing so many. With summer here, I want to remind you that your summer toys need insurance. We have all of the products for you. Boats, motorcycles, campers, wave runners are all right up our alley with the best coverage at competitive rates.

To our soon to be Medicare aged clients, be aware that we have all of the Medicare plans that you need. Medicare Supplements, RX Plans, and Medicare Advantage are all things that we offer. Come in and we'll make this transition much easier!

Lastly, remember that we offer the finest life insurance products. From Term Life Insurance to protect mortgages, to Permanent Life plans with long-term care protection, we are here to help. Life insurance is also an excellent way to pass money to children or grandchildren, or even your favorite charity!

Most importantly, have a fabulous summer with family and friends and if we can help in any way, please give us a call. Thank you for trusting in us.

## DO YOU HAVE MONEY IN A CD?

WOULD YOU LIKE TO LEAVE IT TO YOUR CHILDREN OR GRANDCHILDREN?  
WOULD YOU LIKE TO INCREASE ITS VALUE?

Consider depositing this money in a Single Premium Whole Life Insurance Policy.



**Example:** Donna, 64, a non-smoker in average good health, has \$50,000 sitting in a CD. She plans to leave this money to her grandchildren when she passes. Donna makes her gifting money into our Single Premium Whole Life policy, her \$50,000 gift amount would immediately be worth \$101,468 — more than doubling the amount her grandchildren would receive, and it would be income tax-free! And if she needs money for an emergency, she can still use part of it and leave a smaller amount for her grandkids.

IF THE INTEREST RATE ON THE CD IS 1.5%, IT WOULD TAKE IT OVER 50 YEARS TO REACH A VALUE OF \$101,468!

TALK TO YOUR PEKIN INSURANCE® AGENT TODAY TO SEE IF YOU QUALIFY.



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Leaving A Legacy Is Easier Than You Think! WWW.PEKININSURANCE.COM 5011F (03.19)  
Some limited events by process of 100% exchange. This policy will be considered a Modified Endowment Contract. This means distributions, which include cash withdrawals, policy loans, and assignments, may be subject to federal income tax. An additional 10% penalty may also apply to this amount's gain. Please consult your advisor with questions.

## Statewide Day of Giving

On June 5th, we helped pack meals for the world's starving children for our contribution to the Statewide Day of Giving. In an hour and a half, we packed meals for Zimbabwe at the Feed My Starving Children Schaumburg Warehouse. We were able to pack 126 Boxes, 27,216 Meals which in turn feeds 74 children for a year. We can't wait to give back again next year. Check out our [Facebook Page](#) for more photos from the day. #IADaysOfGiving #TCAGENTSGIVE

### 2019 Day of Giving



### 2019 Day of Giving

#### Chicagoland IIA Members



#### Feed My Starving Children Packing Amounts

Packed Meals for: Zimbabwe

Boxes Packed: 126      Meals: 27,216  
Kids Fed For A Year: 74      Cost: \$6,531.84

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# 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.



## Travel Medical Insurance

Travel season is upon us. In 2016, the number of Americans that traveled abroad for leisure, business, study abroad and missionary work, was about 67 million. Traveling abroad is an exciting experience, but an unpredictable illness or accident can happen.

The level of international medical insurance coverage provided by your current health plan can vary greatly depending on your plan. You may have very limited coverage or no coverage at all.

A travel medical insurance plan is ideal for; international vacationers, relatives visiting

from overseas, if you are going on a cruise or if you are an international business traveler or student studying abroad.

If you are interested in talking about your options give our office a call and we can find the right plan for you.

# Thank You For Joining Us At Our Open House!

We would like to give a shout out to all of our clients, friends and families who stopped by the office on May 16th. Our agency would not be here if it weren't for you. Thank you for having the confidence in us to provide your insurance protection. We would like to congratulate **Vince Sanasardo** and **Paula Orseno** on winning the dinner raffle!

We are looking forward to more open houses in the years to come.

Thanks again to everyone who stopped by!



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# The Cost of Distracted Driving

In the time it takes you to read this article, between five and ten autos will be involved in a crash because the driver was using a cell phone. The NHTSA defines distracted driving as any activity that diverts attention from driving, including talking or texting on your phone, eating and drinking, talking to people in your car, changing the radio station or navigation system.

### New Illinois Distracted Driving Law

The new law that goes into effect on July 1, 2019 will no longer give a break to first-time offenders. If you are texting and driving, you will receive a ticket and it will go on your driver's record. Drivers convicted of three moving violations in a twelve-month period will face a license suspension.

The fines for a distracted driving ticket are as follows:

- \$75 first offense
- \$100 second offense
- \$125 third offense
- \$150 fourth offense

### Take the Pledge

Be part of the solution to end distracted driving by taking the pledge to say you will not be distracted while you drive. Encourage everyone you know to do the same and take the pledge as well. Let's not become part of the statistics.

Here is the link for the pledge: <https://www.dmv.org/distracted-driving-pledge.php>



## 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](mailto: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!

Sometimes used to indicate weight, an octothorpe is also known as?

Your Name: \_\_\_\_\_

Address: \_\_\_\_\_

Your Answer: \_\_\_\_\_

Last Quarter's Winner:

Congratulations to **James McCulla** for correctly answering last quarter's trivia question! For the correct answer, **James**, has won a \$5 scratch off Illinois Lottery ticket. **Last quarter's question was: What does Volkswagen, the popular German car, mean in English?** Answer: The people's car.