

"I teach a scuba class every year. If you don't want to be the main course on Thanksgiving, I suggest you, too, find a useful skill."

000001 ....AUTO...ALL FOR AADC 460 TI PIPALI Stacy Asheraft & Laurie Krise 1102 S Park Ave Alexandria IN 46001-2721

ՎրԱկԱրրորՄիիդրեվԱՍՄիկիՄոԱլԱրիեսիուեկւկը

Office 317-552-0600

service@wenc-insurance.com

www.wenc-insurance.com

## **Our VIP Program**

All clients that have home/condo/renters, umbrella, life and auto insurance are automatically entered in the VIP program.

These 4 policies (home/condo/renters, umbrella, life and auto) are the cornerstone for great insurance protection. Once you have these 4 set with the right limits and coverage, you have won the insurance game. There is nothing left for you to do.



Our job is to monitor the renewals with our Renewal Peace of Mind Program.

For all clients in the VIP program with all 4 policies, we are going to do an annual drawing for 2 round trip tickets to anywhere in the US. This is our way of encouraging you to "win the game" Our first drawing will be July 1st 2020.

- 98% of all our clients have at minimum home/condo/renters and auto insurance
- Only 33% have life insurance
- Only 33% have umbrella insurance
- Only 25% have all 4

We do acknowledge that not everyone needs umbrella and/or life insurance, but we also acknowledge that they are a lot of people that do and don't have!

Office 317-552-0600 service@wenc-insurance.com www.wenc-insurance.com



November 2019

In this issue:

Term Life Insurance Policies... page 1
Term Life Quotes... page 2
Newest Clients... page 3
VIP Program... page 4

Auto-Owners.
INSURANCE

LIFE . HOME . CAR . BUSINESS

### Term Life Insurance

The most dreaded insurance policy!

Life Insurance

Honestly we don't like to talk about it either.

We offer term life insurance policies that range from

10 years to 30 years.

Face amounts from 100k up to 5M

Consider these facts below:

- 1 in 3 households would have trouble paying living expenses if the primary wage earner died
- 8 in 10 over-estimate the cost of life insurance
- 41% of US adults have zero life insurance

We have included some rates and face amounts on

the inside of this newsletter

Email or call us to set up a time so we can help you and your family.

#### Our commitment to you:

- 1. Respond to all communication in a timely manner
- 2. Always be accountable
- 3. Represent the most competitive and financially stable insurance companies
- 4. Keep you informed and educated through periodic emails/direct mail
- 5. **www.askwenc.com** is available 24/7 for claim reporting and payment options
- 6. Invest time and money into continuing education for our entire staff
- 7. Be your advocate during the claim process
- 8. Make sure you are aware of your coverage and coverage options
- 9. Proactively contact you before renewal, through either email/telephone/direct mail
- 10. Have the best systems to make your insurance experience enjoyable

#### **Insurance experts in:**

Watercraft

Home Motorcycle
Auto Commercial Auto
Tenant Contractors
Condo Snowmobile/ATV

Restaurants
Retailers/Strip Plazas
Professional Offices
Rental Properties

Umbrella Auto Dealers Motor Homes Term Life Permanent Life

#### Male Term Life Quotes: Monthly

Age	\$100,000	\$250,000	\$500,000	\$1mil	1.5mil	2.mil
25*	11.43	18.57	31.39	57.62	84.28	110.94
30*	11.95	19.56	34.40	63.64	93.31	122.98
35*	13.24	23.22	39.56	73.96	108.79	143.62
40*	17.45	31.82	55.90	104.06	153.94	203.82
45*	26.05	50.95	97.61	184.90	275.20	365.50
<i>50</i> *	38.78	81.27	158.24	294.12	439.03	583.94
55 <sup>†</sup>	34.74	67.72	131.15	250.26	373.24	496.22
<i>60</i> <b>♦</b>	55.64	118.03	231.77	437.74	654.46	871.18
65°	53.14	109.65	215.00	403.34	602.86	802.38
<i>70</i> °	88.58	190.06	375.82	706.06	1056.94	1407.82

#### Female Term Life Quotes: Monthly

Age	\$100,000	\$250,000	\$500,000	\$1 mil	1.5mil	2mil
<i>25</i> *	10.40	15.91	26.66	48.16	70.09	92.02
<i>30</i> *	10.83	17.20	29.24	54.18	79.12	104.06
<i>35</i> *	11.43	20.21	33.97	62.78	92.02	121.26
40*	14.79	26.23	44.72	82.56	121.69	160.82
45*	20.81	38.27	72.24	135.02	200.38	265.74
<i>50</i> *	29.84	59.12	113.95	211.56	315.19	418.82
55 <sup>†</sup>	26.57	51.38	98.47	184.90	275.20	365.50
60 <sup>•</sup>	39.21	82.34	160.39	309.60	462.25	614.90
<i>65</i> °	34.05	72.67	139.75	275.20	410.65	546.10
<i>70</i> °	56.50	119.37	229.17	435.41	650.00	864.58

<sup>\*</sup>denotes 30-year term based on best available class

### **Team Member Feature of the Month**



Each year a team member gets to choose a charity and Scott Wenclewicz Insurance Group donates \$250 towards that cause.

### Which Charity & Why?

My charity is Hamilton Heights Youth Assistance Program (HHYAP). It was formed in 2014 to help strengthen youth and families through community involvement. Like other peer Youth Assistance Programs throughout Hamilton County, local volunteers develop and provide access to programs and services that promote growth experiences and enhance home and community relationships. This charity came highly recommended by one of my clients. Their achievements and what they are doing for at-risk students truly inspired me to reach out and give!

#### Justin Zipperian

### Welcome! Some of Our Newest Clients...







Brian Werne



Donald & Aquea Crittenden



Emily Gavaghan



Michael & Marianne Judge



Myra Katterhenry



Pat Lamping



Rachel Harcourt







Thomas Johnson



Tuesdae Artman



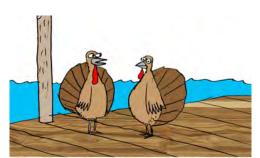


The Hitze's

<sup>\*</sup>denotes 20-year term based on best available class

odenotes 10-year term based on best available class





"I teach a scuba class every year. If you don't want to be the main course on Thanksgiving, I suggest you, too, find a useful skill."

000002 \*\*\*\*AUTO\*\*ALL FOR AADC 460 T1 P1 PAL 1

Mîke & Anita Lee

13360 N 200 W

Alexandria, IN 46001-8519

**ԿիժԱլիիիինիսիիիիիՍիաիալիդհիմՍիի**ԱդիերդԱրդո

Office 317-552-0600

service@wenc-insurance.com

www.wenc-insurance.com

## **Our VIP Program**

All clients that have home/condo/renters, umbrella, life and auto insurance are automatically entered in the VIP program.

These 4 policies (home/condo/renters, umbrella, life and auto) are the cornerstone for great insurance protection. Once you have these 4 set with the right limits and coverage, you have won the insurance game. There is nothing left for you to do.



Our job is to monitor the renewals with our Renewal Peace of Mind Program.

For all clients in the VIP program with all 4 policies, we are going to do an annual drawing for 2 round trip tickets to anywhere in the US. This is our way of encouraging you to "win the game" Our first drawing will be July 1st 2020.

- 98% of all our clients have at minimum home/condo/renters and auto insurance
- Only 33% have life insurance
- Only 33% have umbrella insurance
- Only 25% have all 4

We do acknowledge that not everyone needs umbrella and/or life insurance, but we also acknowledge that they are a lot of people that do and don't have!

Office 317-552-0600 service@wenc-insurance.com www.wenc-insurance.com



November 2019

In this issue:

Term Life Insurance Policies... page 1
Term Life Quotes... page 2
Newest Clients... page 3
VIP Program... page 4

Auto-Owners.

LIFE . HOME . CAR . BUSINESS

### Term Life Insurance

The most dreaded insurance policy!

Life Insurance

Honestly we don't like to talk about it either.

We offer term life insurance policies that range from

10 years to 30 years.

Face amounts from 100k up to 5M

Consider these facts below:

- 1 in 3 households would have trouble paying living expenses if the primary wage earner died
- 8 in 10 over-estimate the cost of life insurance
- 41% of US adults have zero life insurance

We have included some rates and face amounts on

the inside of this newsletter

Email or call us to set up a time so we can help you and your family.

#### Our commitment to you:

- 1. Respond to all communication in a timely manner
- 2. Always be accountable
- 3. Represent the most competitive and financially stable insurance companies
- 4. Keep you informed and educated through periodic emails/direct mail
- 5. www.askwenc.com is available 24/7 for claim reporting and payment options
- 6. Invest time and money into continuing education for our entire staff
- 7. Be your advocate during the claim process
- 8. Make sure you are aware of your coverage and coverage options
- 9. Proactively contact you before renewal, through either email/telephone/direct mail
- 10. Have the best systems to make your insurance experience enjoyable

#### **Insurance experts in:**

Watercraft

Home Motorcycle
Auto Commercial Auto
Tenant Contractors
Condo Snowmobile/ATV

Restaurants Retailers/Strip Plazas Professional Offices Rental Properties Umbrella Auto Dealers Motor Homes Term Life Permanent Life

#### Male Term Life Quotes: Monthly

Age	\$100,000	\$250,000	\$500,000	\$1mil	1.5mil	2.mil
25*	11.43	18.57	31.39	57.62	84.28	110.94
30*	11.95	19.56	34.40	63.64	93.31	122.98
35*	13.24	23.22	39.56	73.96	108.79	143.62
40*	17.45	31.82	55.90	104.06	153.94	203.82
45*	26.05	50.95	97.61	184.90	275.20	365.50
<i>50</i> *	38.78	81.27	158.24	294.12	439.03	583.94
55 <sup>†</sup>	34.74	67.72	131.15	250.26	373.24	496.22
<i>60</i> <b>♦</b>	55.64	118.03	231.77	437.74	654.46	871.18
65°	53.14	109.65	215.00	403.34	602.86	802.38
<i>70</i> °	88.58	190.06	375.82	706.06	1056.94	1407.82

#### Female Term Life Quotes: Monthly

Age	\$100,000	\$250,000	\$500,000	\$1 mil	1.5mil	2mil
<i>25</i> *	10.40	15.91	26.66	48.16	70.09	92.02
<i>30</i> *	10.83	17.20	29.24	54.18	79.12	104.06
<i>35</i> *	11.43	20.21	33.97	62.78	92.02	121.26
40*	14.79	26.23	44.72	82.56	121.69	160.82
45*	20.81	38.27	72.24	135.02	200.38	265.74
<i>50</i> *	29.84	59.12	113.95	211.56	315.19	418.82
55 <sup>†</sup>	26.57	51.38	98.47	184.90	275.20	365.50
60 <sup>•</sup>	39.21	82.34	160.39	309.60	462.25	614.90
<i>65</i> °	34.05	72.67	139.75	275.20	410.65	546.10
<i>70</i> °	56.50	119.37	229.17	435.41	650.00	864.58

<sup>\*</sup>denotes 30-year term based on best available class

### **Team Member Feature of the Month**



Each year a team member gets to choose a charity and Scott Wenclewicz Insurance Group donates \$250 towards that cause.

### Which Charity & Why?

My charity is Hamilton Heights Youth Assistance Program (HHYAP). It was formed in 2014 to help strengthen youth and families through community involvement. Like other peer Youth Assistance Programs throughout Hamilton County, local volunteers develop and provide access to programs and services that promote growth experiences and enhance home and community relationships. This charity came highly recommended by one of my clients. Their achievements and what they are doing for at-risk students truly inspired me to reach out and give!

#### Justin Zipperian

### Welcome! Some of Our Newest Clients...







Brian Werne



Donald & Aquea Crittenden



Emily Gavaghan



Michael & Marianne Judge



Myra Katterhenry



Pat Lamping



Rachel Harcourt







Thomas Johnson



Tuesdae Artman



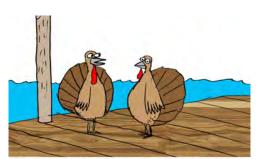


The Hitze's

<sup>\*</sup>denotes 20-year term based on best available class

odenotes 10-year term based on best available class





"I teach a scuba class every year. If you don't want to be the main course on Thanksgiving, I suggest you, too, find a useful skill."

000003 \*\*\*\*AUTO\*\*ALL FOR AADC 460 T1 P1 PAL 1

Joe & Army Nelson

8128 N 200 W

Alexandria, IN 46001-8234

ԿորգիԱլվակալ||||ԻսիսԱս|||Աս||լոլիվակԱսիևիսկակը

Office 317-552-0600

service@wenc-insurance.com

www.wenc-insurance.com

## **Our VIP Program**

All clients that have home/condo/renters, umbrella, life and auto insurance are automatically entered in the VIP program.

These 4 policies (home/condo/renters, umbrella, life and auto) are the cornerstone for great insurance protection. Once you have these 4 set with the right limits and coverage, you have won the insurance game. There is nothing left for you to do.



Our job is to monitor the renewals with our Renewal Peace of Mind Program.

For all clients in the VIP program with all 4 policies, we are going to do an annual drawing for 2 round trip tickets to anywhere in the US. This is our way of encouraging you to "win the game" Our first drawing will be July 1st 2020.

- 98% of all our clients have at minimum home/condo/renters and auto insurance
- Only 33% have life insurance
- Only 33% have umbrella insurance
- Only 25% have all 4

We do acknowledge that not everyone needs umbrella and/or life insurance, but we also acknowledge that they are a lot of people that do and don't have!

Office 317-552-0600 service@wenc-insurance.com www.wenc-insurance.com



November 2019

In this issue:

Term Life Insurance Policies... page 1
Term Life Quotes... page 2
Newest Clients... page 3
VIP Program... page 4

Auto-Owners.

LIFE . HOME . CAR . BUSINESS

### Term Life Insurance

The most dreaded insurance policy!

Life Insurance

Honestly we don't like to talk about it either.

We offer term life insurance policies that range from

10 years to 30 years.

Face amounts from 100k up to 5M

Consider these facts below:

- 1 in 3 households would have trouble paying living expenses if the primary wage earner died
- 8 in 10 over-estimate the cost of life insurance
- 41% of US adults have zero life insurance

We have included some rates and face amounts on

the inside of this newsletter

Email or call us to set up a time so we can help you and your family.

#### Our commitment to you:

- 1. Respond to all communication in a timely manner
- 2. Always be accountable
- 3. Represent the most competitive and financially stable insurance companies
- 4. Keep you informed and educated through periodic emails/direct mail
- 5. **www.askwenc.com** is available 24/7 for claim reporting and payment options
- 6. Invest time and money into continuing education for our entire staff
- 7. Be your advocate during the claim process
- 8. Make sure you are aware of your coverage and coverage options
- 9. Proactively contact you before renewal, through either email/telephone/direct mail
- 10. Have the best systems to make your insurance experience enjoyable

#### **Insurance experts in:**

Watercraft

Home Motorcycle
Auto Commercial Auto
Tenant Contractors
Condo Snowmobile/ATV

Restaurants
Retailers/Strip Plazas
Professional Offices
Rental Properties

Umbrella Auto Dealers Motor Homes Term Life Permanent Life

#### Male Term Life Quotes: Monthly

Age	\$100,000	\$250,000	\$500,000	\$1mil	1.5mil	2.mil
25*	11.43	18.57	31.39	57.62	84.28	110.94
30*	11.95	19.56	34.40	63.64	93.31	122.98
35*	13.24	23.22	39.56	73.96	108.79	143.62
40*	17.45	31.82	55.90	104.06	153.94	203.82
45*	26.05	50.95	97.61	184.90	275.20	365.50
<i>50</i> *	38.78	81.27	158.24	294.12	439.03	583.94
55 <sup>†</sup>	34.74	67.72	131.15	250.26	373.24	496.22
<i>60</i> <b>♦</b>	55.64	118.03	231.77	437.74	654.46	871.18
65°	53.14	109.65	215.00	403.34	602.86	802.38
<i>70</i> °	88.58	190.06	375.82	706.06	1056.94	1407.82

#### Female Term Life Quotes: Monthly

Age	\$100,000	\$250,000	\$500,000	\$1 mil	1.5mil	2mil
<i>25</i> *	10.40	15.91	26.66	48.16	70.09	92.02
<i>30</i> *	10.83	17.20	29.24	54.18	79.12	104.06
<i>35</i> *	11.43	20.21	33.97	62.78	92.02	121.26
40*	14.79	26.23	44.72	82.56	121.69	160.82
45*	20.81	38.27	72.24	135.02	200.38	265.74
<i>50</i> *	29.84	59.12	113.95	211.56	315.19	418.82
55 <sup>†</sup>	26.57	51.38	98.47	184.90	275.20	365.50
60 <sup>•</sup>	39.21	82.34	160.39	309.60	462.25	614.90
<i>65</i> °	34.05	72.67	139.75	275.20	410.65	546.10
<i>70</i> °	56.50	119.37	229.17	435.41	650.00	864.58

<sup>\*</sup>denotes 30-year term based on best available class

### **Team Member Feature of the Month**



Each year a team member gets to choose a charity and Scott Wenclewicz Insurance Group donates \$250 towards that cause.

### Which Charity & Why?

My charity is Hamilton Heights Youth Assistance Program (HHYAP). It was formed in 2014 to help strengthen youth and families through community involvement. Like other peer Youth Assistance Programs throughout Hamilton County, local volunteers develop and provide access to programs and services that promote growth experiences and enhance home and community relationships. This charity came highly recommended by one of my clients. Their achievements and what they are doing for at-risk students truly inspired me to reach out and give!

#### Justin Zipperian

### Welcome! Some of Our Newest Clients...







Brian Werne



Donald & Aquea Crittenden



Emily Gavaghan



Michael & Marianne Judge



Myra Katterhenry



Pat Lamping



Rachel Harcourt







Thomas Johnson



Tuesdae Artman



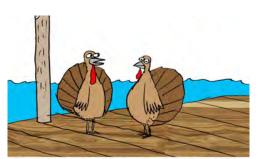


The Hitze's

<sup>\*</sup>denotes 20-year term based on best available class

odenotes 10-year term based on best available class





"I teach a scuba class every year. If you don't want to be the main course on Thanksgiving, I suggest you, too, find a useful skill."

000004 \*\*\*\*AUTO\*\*ALL FOR AADC 460 T1 P1PAL1

Kyle Pruitt & Hannah Wells

3408 Hawthorne Rd

Anderson, IN 46011-2219

Ավայիկայակակվակվերինայնկենկներություն

Office 317-552-0600

service@wenc-insurance.com

www.wenc-insurance.com

## **Our VIP Program**

All clients that have home/condo/renters, umbrella, life and auto insurance are automatically entered in the VIP program.

These 4 policies (home/condo/renters, umbrella, life and auto) are the cornerstone for great insurance protection. Once you have these 4 set with the right limits and coverage, you have won the insurance game. There is nothing left for you to do.



Our job is to monitor the renewals with our Renewal Peace of Mind Program.

For all clients in the VIP program with all 4 policies, we are going to do an annual drawing for 2 round trip tickets to anywhere in the US. This is our way of encouraging you to "win the game" Our first drawing will be July 1st 2020.

- 98% of all our clients have at minimum home/condo/renters and auto insurance
- Only 33% have life insurance
- Only 33% have umbrella insurance
- Only 25% have all 4

We do acknowledge that not everyone needs umbrella and/or life insurance, but we also acknowledge that they are a lot of people that do and don't have!

Office 317-552-0600 service@wenc-insurance.com www.wenc-insurance.com



November 2019

In this issue:

Term Life Insurance Policies... page 1
Term Life Quotes... page 2
Newest Clients... page 3
VIP Program... page 4

Auto-Owners.

LIFE . HOME . CAR . BUSINESS

### Term Life Insurance

The most dreaded insurance policy!

Life Insurance

Honestly we don't like to talk about it either.

We offer term life insurance policies that range from

10 years to 30 years.

Face amounts from 100k up to 5M

Consider these facts below:

- 1 in 3 households would have trouble paying living expenses if the primary wage earner died
- 8 in 10 over-estimate the cost of life insurance
- 41% of US adults have zero life insurance

We have included some rates and face amounts on

the inside of this newsletter

Email or call us to set up a time so we can help you and your family.

#### Our commitment to you:

- 1. Respond to all communication in a timely manner
- 2. Always be accountable
- 3. Represent the most competitive and financially stable insurance companies
- 4. Keep you informed and educated through periodic emails/direct mail
- 5. www.askwenc.com is available 24/7 for claim reporting and payment options
- 6. Invest time and money into continuing education for our entire staff
- 7. Be your advocate during the claim process
- 8. Make sure you are aware of your coverage and coverage options
- 9. Proactively contact you before renewal, through either email/telephone/direct mail
- 10. Have the best systems to make your insurance experience enjoyable

#### **Insurance experts in:**

Watercraft

Home Motorcycle
Auto Commercial Auto
Tenant Contractors
Condo Snowmobile/ATV

Restaurants
Retailers/Strip Plazas
Professional Offices
Rental Properties

Umbrella Auto Dealers Motor Homes Term Life Permanent Life

#### Male Term Life Quotes: Monthly

Age	\$100,000	\$250,000	\$500,000	\$1mil	1.5mil	2.mil
25*	11.43	18.57	31.39	57.62	84.28	110.94
30*	11.95	19.56	34.40	63.64	93.31	122.98
35*	13.24	23.22	39.56	73.96	108.79	143.62
40*	17.45	31.82	55.90	104.06	153.94	203.82
45*	26.05	50.95	97.61	184.90	275.20	365.50
<i>50</i> *	38.78	81.27	158.24	294.12	439.03	583.94
55 <sup>†</sup>	34.74	67.72	131.15	250.26	373.24	496.22
<i>60</i> <b>♦</b>	55.64	118.03	231.77	437.74	654.46	871.18
65°	53.14	109.65	215.00	403.34	602.86	802.38
<i>70</i> °	88.58	190.06	375.82	706.06	1056.94	1407.82

#### Female Term Life Quotes: Monthly

Age	\$100,000	\$250,000	\$500,000	\$1 mil	1.5mil	2mil
<i>25</i> *	10.40	15.91	26.66	48.16	70.09	92.02
<i>30</i> *	10.83	17.20	29.24	54.18	79.12	104.06
<i>35</i> *	11.43	20.21	33.97	62.78	92.02	121.26
40*	14.79	26.23	44.72	82.56	121.69	160.82
45*	20.81	38.27	72.24	135.02	200.38	265.74
<i>50</i> *	29.84	59.12	113.95	211.56	315.19	418.82
55 <sup>†</sup>	26.57	51.38	98.47	184.90	275.20	365.50
60 <sup>•</sup>	39.21	82.34	160.39	309.60	462.25	614.90
<i>65</i> °	34.05	72.67	139.75	275.20	410.65	546.10
<i>70</i> °	56.50	119.37	229.17	435.41	650.00	864.58

<sup>\*</sup>denotes 30-year term based on best available class

### **Team Member Feature of the Month**



Each year a team member gets to choose a charity and Scott Wenclewicz Insurance Group donates \$250 towards that cause.

### Which Charity & Why?

My charity is Hamilton Heights Youth Assistance Program (HHYAP). It was formed in 2014 to help strengthen youth and families through community involvement. Like other peer Youth Assistance Programs throughout Hamilton County, local volunteers develop and provide access to programs and services that promote growth experiences and enhance home and community relationships. This charity came highly recommended by one of my clients. Their achievements and what they are doing for at-risk students truly inspired me to reach out and give!

#### Justin Zipperian

### Welcome! Some of Our Newest Clients...







Brian Werne



Donald & Aquea Crittenden



Emily Gavaghan



Michael & Marianne Judge



Myra Katterhenry



Pat Lamping



Rachel Harcourt







Thomas Johnson



Tuesdae Artman



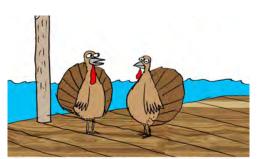


The Hitze's

<sup>\*</sup>denotes 20-year term based on best available class

odenotes 10-year term based on best available class





"I teach a scuba class every year. If you don't want to be the main course on Thanksgiving, I suggest you, too, find a useful skill."

000005 \*\*\*\*AUTO\*\*ALL FOR AADC 460 T1 P1 PAL 1

Barry & Thea Seacat

308 Northshore Blvd

Anderson, IN 46011-1329

իլիգրդնունինիկիկիկոլնվիիիիիկոլիիկուններն

Office 317-552-0600

service@wenc-insurance.com

www.wenc-insurance.com

## **Our VIP Program**

All clients that have home/condo/renters, umbrella, life and auto insurance are automatically entered in the VIP program.

These 4 policies (home/condo/renters, umbrella, life and auto) are the cornerstone for great insurance protection. Once you have these 4 set with the right limits and coverage, you have won the insurance game. There is nothing left for you to do.



Our job is to monitor the renewals with our Renewal Peace of Mind Program.

For all clients in the VIP program with all 4 policies, we are going to do an annual drawing for 2 round trip tickets to anywhere in the US. This is our way of encouraging you to "win the game" Our first drawing will be July 1st 2020.

- 98% of all our clients have at minimum home/condo/renters and auto insurance
- Only 33% have life insurance
- Only 33% have umbrella insurance
- Only 25% have all 4

We do acknowledge that not everyone needs umbrella and/or life insurance, but we also acknowledge that they are a lot of people that do and don't have!

Office 317-552-0600 service@wenc-insurance.com www.wenc-insurance.com



November 2019

In this issue:

Term Life Insurance Policies... page 1
Term Life Quotes... page 2
Newest Clients... page 3
VIP Program... page 4

Auto-Owners.
INSURANCE

LIFE . HOME . CAR . BUSINESS

### Term Life Insurance

The most dreaded insurance policy!

Life Insurance

Honestly we don't like to talk about it either.

We offer term life insurance policies that range from

10 years to 30 years.

Face amounts from 100k up to 5M

Consider these facts below:

- 1 in 3 households would have trouble paying living expenses if the primary wage earner died
- 8 in 10 over-estimate the cost of life insurance
- 41% of US adults have zero life insurance

We have included some rates and face amounts on

the inside of this newsletter

Email or call us to set up a time so we can help you and your family.

#### Our commitment to you:

- 1. Respond to all communication in a timely manner
- 2. Always be accountable
- 3. Represent the most competitive and financially stable insurance companies
- 4. Keep you informed and educated through periodic emails/direct mail
- 5. www.askwenc.com is available 24/7 for claim reporting and payment options
- 6. Invest time and money into continuing education for our entire staff
- 7. Be your advocate during the claim process
- 8. Make sure you are aware of your coverage and coverage options
- 9. Proactively contact you before renewal, through either email/telephone/direct mail
- 10. Have the best systems to make your insurance experience enjoyable

#### **Insurance experts in:**

Watercraft

Home Motorcycle
Auto Commercial Auto
Tenant Contractors
Condo Snowmobile/ATV

Restaurants Retailers/Strip Plazas Professional Offices Rental Properties Umbrella Auto Dealers Motor Homes Term Life Permanent Life

#### Male Term Life Quotes: Monthly

Age	\$100,000	\$250,000	\$500,000	\$1mil	1.5mil	2.mil
25*	11.43	18.57	31.39	57.62	84.28	110.94
30*	11.95	19.56	34.40	63.64	93.31	122.98
35*	13.24	23.22	39.56	73.96	108.79	143.62
40*	17.45	31.82	55.90	104.06	153.94	203.82
45*	26.05	50.95	97.61	184.90	275.20	365.50
<i>50</i> *	38.78	81.27	158.24	294.12	439.03	583.94
55 <sup>†</sup>	34.74	67.72	131.15	250.26	373.24	496.22
<i>60</i> <b>♦</b>	55.64	118.03	231.77	437.74	654.46	871.18
65°	53.14	109.65	215.00	403.34	602.86	802.38
<i>70</i> °	88.58	190.06	375.82	706.06	1056.94	1407.82

#### Female Term Life Quotes: Monthly

Age	\$100,000	\$250,000	\$500,000	\$1 mil	1.5mil	2mil
<i>25</i> *	10.40	15.91	26.66	48.16	70.09	92.02
<i>30</i> *	10.83	17.20	29.24	54.18	79.12	104.06
<i>35</i> *	11.43	20.21	33.97	62.78	92.02	121.26
40*	14.79	26.23	44.72	82.56	121.69	160.82
45*	20.81	38.27	72.24	135.02	200.38	265.74
<i>50</i> *	29.84	59.12	113.95	211.56	315.19	418.82
55 <sup>†</sup>	26.57	51.38	98.47	184.90	275.20	365.50
60 <sup>•</sup>	39.21	82.34	160.39	309.60	462.25	614.90
<i>65</i> °	34.05	72.67	139.75	275.20	410.65	546.10
<i>70</i> °	56.50	119.37	229.17	435.41	650.00	864.58

<sup>\*</sup>denotes 30-year term based on best available class

### **Team Member Feature of the Month**



Each year a team member gets to choose a charity and Scott Wenclewicz Insurance Group donates \$250 towards that cause.

### Which Charity & Why?

My charity is Hamilton Heights Youth Assistance Program (HHYAP). It was formed in 2014 to help strengthen youth and families through community involvement. Like other peer Youth Assistance Programs throughout Hamilton County, local volunteers develop and provide access to programs and services that promote growth experiences and enhance home and community relationships. This charity came highly recommended by one of my clients. Their achievements and what they are doing for at-risk students truly inspired me to reach out and give!

#### Justin Zipperian

### Welcome! Some of Our Newest Clients...







Brian Werne



Donald & Aquea Crittenden



Emily Gavaghan



Michael & Marianne Judge



Myra Katterhenry



Pat Lamping



Rachel Harcourt







Thomas Johnson



Tuesdae Artman





The Hitze's

<sup>\*</sup>denotes 20-year term based on best available class

odenotes 10-year term based on best available class