



**BENE'-KELLY INSURANCE
AGENCY**

**11880 Gravois Road
St. Louis, MO 63127
314-849-2888**

Newsletter - September 2014

Topics this month:

Life Insurance - Do you have enough?

News Around the Office

Just for a Laugh!

Life Insurance - How Much is Enough?

Life Insurance is not something you think about everyday, but it is important to review your insurance because as your life changes, your insurance needs change too.

The primary focus of Life Insurance is to ensure your family is able to maintain the same standard of living after you die. For example, if you earn \$45,000 annually, you would need \$535,000 in Life Insurance to replace your income over a 15-year period. Some other benefits of Life Insurance are:

- Death benefits are paid income tax free.
- Premiums are guaranteed for a specified period.
- The premium is not affected by adverse health changes.

[Click here](#) or call our office today at 314-849-2888 to review your life insurance options.

For more information about Life Insurance, please click on the links below:

**[Life Insurance: What You Need To Know](#)
[How Much Life Insurance Do You Need?](#)**

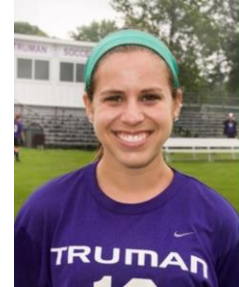


News Around the Office

It's off to college for two of our employee's children this month!

Carol's daughter is a Sophomore at Truman State University and is on the Women's Soccer team.

***Stephanie's son is a Freshman at Kansas University and will be studying Architecture!
Good Luck to both kids and their parents too!***



Just for a Laugh!

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**Mother Goose
Insurance Co.**



**“The old woman who lives in a shoe is covered for fire, theft and liability
...but not athlete’s foot.”**