



Newsletter | Third Quarter 2023

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Back to School Bundle is Back!



Thank you to everyone who participated and brought well-deserved attention to local teachers making a difference in our communities!

Teachers, thank you for the impact you make on a daily basis! Your kindness, positive attitudes, and selflessness does not go unnoticed! We are wishing you all a happy and healthy 2023-2024 school year!

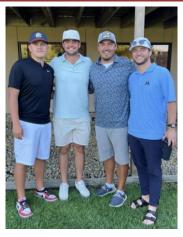
We are ending 3rd quarter by ringing in the school year with our 3rd annual "Back to School Bundle" drawing on Facebook! Congratulations to our winner, Mrs. Bradley, the preschool teacher at Lincoln Elementary in Ivanhoe, Minnesota!

As our drawing winner, Mrs. Bradley was awarded a \$100 gift card to Veire's Station and Mini Mart and a back to school bundle to help celebrate and acknowledge her hard work and dedication to our community's youth!



Polish Open Golf Tournament

Thank you to everyone who made it possible and participated in the Polish Open making it another huge success! We had 71 teams and 284 golfers, which we believe makes us the largest 4-person scramble golf tournament in Minnesota! In total, we were able to raise \$3,285.65 for the Ivanhoe Community Club!



Congratulations to all the winners, especially to our overall winners pictured here, signed up by Nick Krog! They finished -21 on the day! Thank you again for all your support, we will see you next year!

September is Life Insurance Awareness Month

How Much Life Insurance Do I Need?

The amount of life insurance to buy depends on who you want to protect financially and for how long. For a general idea, consider the following:

Step 1.) Add up the immediate, ongoing, and future expenses your family or loved ones would incur if you were to pass away.

That could mean everything from funeral costs to rent or mortgage to college tuition.

Step 2.) Add up the financial resources your loved ones already have.

That could mean a spouse's income and life insurance that's already in place.

Step 3.) Subtract your financial resources from the anticipated expenses.

The difference between the two numbers is the approximate life insurance to buy.

How does life insurance pay out?

In most cases, the life insurance pay out is a lump sum paid to beneficiaries when the policyholder passes. To receive the life insurance pay out, you will have to file a claim with the insurer. They will need a certified copy of the death certificate in order to process the claim.

It can vary on how long it takes to get a life insurance check. Most insurers take between 30 and 60 days after receiving the claim. However, there can be delays. This is especially true if the policyholder dies within two years of taking out the policy or if there are unusual circumstances. Other insurers deny coverage if the policyholder died doing something illegal or lied on the life insurance application.

A life insurance pay out works differently if there's an installment-payout option or an annuity option.

Source: https://lifehappens.org/life-insurance-101

To learn more about Panka Insurance Agency, check out our website! www.pankainsuranceagency.com

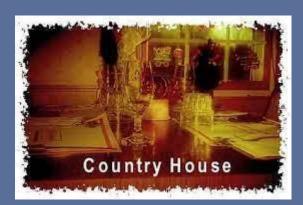
Client Spotlight: Country House

Located along US Highway 14, in beautiful Lake Benton, MN, the Country House restaurant offers a Supper Club menu, featuring a delicious four-course dinner, and for those preferring a lighter meal, we also offer a Light Menu dinner option, as well as take out.

Private party and meeting facilities are also available.

We also offer off-premises catering for large and small events.

Follow us on Facebook at Country House Supper Club for daily specials and special events or better yet, see us for dinner in person Thursday – Sunday! Stop by the Country House, 405 E Benton St, Lake Benton, MN today!





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We Reward You When You Refer Your Friends & Family!

Your referrals mean the world to us. We work hard to earn each referral with great service and appreciation for your business. We also love supporting the charitable efforts in our communities, so we've tied referrals and charitable giving together. *Here's how it works:*

- A referral is when we get a request for a quote from someone saying you referred them to us, and we complete a proposal.
- For each referral we receive, we will donate \$15 to our charity of choice: Minneota Dollars for SCHOLARS.
- We will draw one name from the list of people who referred someone to us each quarter, and the winner will receive a \$100 gift card! The person you referred does not need to purchase insurance from us for you to qualify for the gift card!
- 3rd Quarter update We had 11 referrals which means we will donate \$165 to Minneota Dollars for SCHOLARS! Congratulations to our 3rd quarter winner, Tiffany Petersen! Enjoy your \$100 gift certificate to Blu Salon and Spa in Brookings! Again, a huge THANK YOU to everyone who gave us a referral! We love referrals, so please keep sending your friends and family to us!



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