

 Est. 1981  
**KDJ Insurance Agency**  
 "Service with Your Needs in Mind"

**We now offer**



Contact our office for a quote  
 (830) 914-2387  
 or cori@kdjinsurance.com.

**KDJ Insurance Services**  
 \*Home \*Commercial \*Auto

**KDJ Insurance Agency is Proud to Introduce Our Newest Team Member Ivory M. Freeman The " Life Guy".**

Protection for those who matter. At less than half the cost of your daily cup of coffee.

Small cost. Big benefit.

Peace of mind. The reward that comes from knowing you've done what you can to protect your family. Term life insurance offers surprisingly affordable life insurance protection to help your family carry on – when that means staying in their home, paying for college, or handling other financial burdens that sometimes arise with the unexpected passing of a loved one. Compare the average person's typical monthly expenses, and you'll see that protecting those who matter most can be done at a relatively small cost. It's knowing you've done right by them, without downgrading your lifestyle in order to do it.

Average monthly expenses

 **\$22**  
 \$500,000 of Life insurance protection for your loved ones<sup>1</sup>

 **\$41**

Gym membership<sup>3</sup>

 **\$58**

Coffee<sup>3</sup>

 **\$89**

Cellphone<sup>4</sup>

 **\$101**

Cable TV/Satellite<sup>5</sup>

 **\$251**

Restaurants and take out<sup>6</sup>

 **\$32**

Steaming services<sup>7</sup>



<sup>1</sup> Monthly premium for \$500,000 New York Life level Premium Convertible Term 10 policy, male, age 35, Select Preferred as of 5/20/2018.

<sup>2</sup> IBIS World, 2014

<sup>3</sup> U.S. News 5 World Report, 2015.

<sup>4</sup> Bureau of Labor Statistics, 2016.

<sup>5</sup> S&P Global Market Intelligence, 2017.

<sup>6</sup> Bureau of Labor Statistics, 2015.

<sup>7</sup> Deloitte 2018 Digital Media Trends Survey. Approximate monthly subscription cost for the three most popular, pooled services: Netflix, Hulu, and Amazon Prime.

**Offices will be closed on the following days:**

- November 12<sup>th</sup> for Veterans Day
- November 21<sup>st</sup> we will close at noon for Thanksgiving and reopen on November 26<sup>th</sup>
- December 24<sup>th</sup> and 25<sup>th</sup> for Christmas
- December 31<sup>st</sup> and January 1<sup>st</sup> for New Years

We appreciate ALL of our customers.  
 Thank you for choosing KDJ Insurance Agency for your insurance needs!

Feel free to call all us at (830) 914-2387 (Marion), (210) 659-0312 (Schertz) or visit us on our website at [www.kdjinsurance.com](http://www.kdjinsurance.com). We will be glad to help you with all your insurance needs.

 **Like Us on Facebook TODAY!**

The KDJ Insurance Agency Team would like to say thank you! We appreciate your loyalty and your business. Just a quick reminder we have several financially strong companies Hochheim Prairie, Germania, Travelers, The Hartford, Progressive and Safeco who are all very competitive. Please call our offices for an annual policy review.