

## Life Insurance

Life Insurance is a cost-effective way to protect your family and your finances. It helps ensure your short and long-term financial obligations could be met if something unforeseen happens to you.

# With life insurance, even if Helen's not there for her boys, money for college will be.



### I always knew getting a life insurance policy was important.

My husband and I have two young, rambunctious boys. Within a year of our older son being born, we made sure we had a will and a life insurance policy in place. We wanted to be sure our kids were at least taken care of financially if anything were to happen to us, and we wanted to make sure they would have enough to finish their education. I was brought up in a family where education was very important. And my own experience losing my mom at a young age made getting life insurance feel even more urgent.

### My mom passed away from colon cancer when she was 49 years old.

She was diagnosed when I was in my first year of graduate school. She didn't want to tell me because I was going through exams. That's just how she was. She never wanted me to worry. There was surgery, chemo, and then a year and a half later, she passed. Fortunately, she had life insurance. She wanted to help make sure my brother and I had enough to pay for our education.

#### Meet:

Helen, 41

#### Family:

Married with two young boys

#### What keeps her happy:

Traveling, trying new restaurants and being crafty

#### Real-life stressors:

Keeping her family safe and making sure her children are able to fulfill their dreams

#### Real-life solution:

Life insurance



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### **Having financial support at such a hard time was huge.**

Without that insurance money, I would've been forced to leave school. I'm not sure I would've been able to go back. It really helped me deal with my grief and continue with my life — things didn't just unravel and fall apart. I would be overwhelmed at certain points, obviously, but I knew my mom wanted me to continue with my studies. In many ways, staying in school was my saving grace. I was doing something that she wanted me to finish.

### **My oldest son, who is in kindergarten, recently said he wants to be an engineer.**

We don't care what he and his brother do as long as they're happy. I don't know how important education is going to be in the future, or what tomorrow's jobs will look like. Whatever it is, we want to make sure our kids are able to pursue their dreams. With life insurance, there is comfort in knowing that we could still help our kids with whatever it is they'll need. It puts my mind a little more at ease.

### **My advice to others?**

There is nothing that we can really, truly predict in life. Obviously, you don't want to have to use life insurance, but I would definitely say get it — especially if you have kids. There's no question. Even if something does happen to me, my kids will be taken care of.

*This interview has been condensed and edited.*

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