



Juanita Flechsing and family

## The Living Benefits of Life Insurance

Mark and Juanita Flechsing were high-school sweethearts who had the good fortune of turning that young love into a strong marriage. Mark worked hard on Alaska's North Slope oil fields, gone for weeks at a time, while Juanita worked full-time back home in Wasilla.

As they looked forward to raising a family, they knew they wanted protection for the "what ifs" in life, and that's what lead them to consider life insurance. Like many couples starting out, Juanita admits they didn't have a lot of money, but they sat down with insurance professional Robert Barrett, Jr., and he helped them get life insurance policies that fit their budget.

### When Help Was Needed

Robert also suggested they get a waiver of premium rider on their policies. This would ensure if they became disabled and unable to work that they wouldn't have to pay the premiums on their policies. The couple agreed, and it's a good thing they did. When Mark reached his late 40s, what his doctors initially thought was reoccurring pneumonia was in fact a serious type of lung disease. Doctors said he would need a double lung transplant.

That's when Robert reminded the couple of the living benefits of their life insurance. Because Mark was ill and

unable to work, the waiver of premium kicked in, and they no longer had to pay the premiums on his policy. Additionally, because of Mark's grave prognosis, they were able to tap into the policy's living needs benefit. It allowed the family to continue on financially.

"We were able to use money from his life insurance policy while he was alive," says Juanita. "It allowed me to pay the mortgage and bills we were falling behind on, as well as the mounting medical expenses."

Unfortunately, despite the transplant, Mark died three-and-a-half years later. The remaining death benefit from the policy continued to help Juanita as she navigated her life and finances without her husband. "The life insurance helped us while Mark was alive, and continued to help me after he was gone. I can't imagine what my life would be like now without it," she says.

# The Living Benefits of Life Insurance

Mark was a stand-up kinda guy. He worked hard in Alaska's North Slope oil fields and was a great dad to our kids.

When we were first starting out, we knew **we wanted to protect our family financially from life's "what ifs" so we got life insurance.**

It's something I totally forgot about until Mark got so sick and ended up needing a double lung transplant. But our insurance professional reminded us about the living benefits of our policy.

Because Mark's prognosis was so bad, we were able to **use money from his life insurance while he was alive.** It allowed me to pay the mortgage and bills we were falling behind on, as well as the mounting medical expenses.

The transplant gave Mark three-and-a-half more years to live. I'm so thankful for that time. **The living benefits made a huge difference for us.**

Life insurance helped us while Mark was alive, and continued to help me after he was gone. I can't imagine what my life would be like now without it.

Watch Juanita's story at [lifehappens.org/flechsing](https://lifehappens.org/flechsing).



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Stephen Miller with his children, Chase (left) and Reid

## Protecting the Future

A mutual friend with a new dog brought Stephen and Katie together. Stephen had headed to his friend's house to meet the new furry member of the family, and when he got there, he saw Katie playing with dog in the backyard.

"Katie was so outgoing," says Stephen. "She was the nicest person you'll ever meet." That first meeting led to beach outings and concerts, and over time to getting married and thinking about starting a family.

It was Katie who suggested they get life insurance. Stephen admits he wasn't too happy about the idea. They were young and healthy, so he didn't see the point. Katie, however, convinced him to sit down with insurance professional Rose Goheen, who walked them through the process and presented them with affordable options. They both decided to get life insurance coverage.

### A Growing Family

When the couple welcomed Chase, they decided to reevaluate their life insurance. Given their expanding family and responsibilities, they both bought additional life insurance.

It was during her recovery from giving birth to Reid that Katie realized something was wrong. Her doctor confirmed her suspicion that the abdominal lump she felt was something much more serious. In fact, it was an aggressive form of cancer.

Katie, with the love and support of her family, valiantly fought the disease, but just over a year later it claimed this young mom's life. She was just 30.

### Our Future

No words can capture the devastation that Stephen and his boys felt at Katie's loss. "It's horrible to lose your soul mate and best friend," he says. "But I have two boys to support, and I want them to know their dad can carry on."

Life insurance has helped with that process. "Nothing can bring Katie back, but having life insurance meant we didn't lose everything," he says. "I don't earn enough alone to afford living in our house. Life insurance has eased my financial worries on so many levels."

Thinking back to that first meeting with Rose, Stephen says: "Katie was the smarter one. She knew to plan for the future—our future—with life insurance."

# Protecting the Future



Most couples disagree. And it was that way for Stephen and Katie.

Katie was adamant they get life insurance to protect each other and the family they wanted to have—someday. Stephen thought it was a waste of money, given that they were young and healthy. Katie won that argument.

It's a good thing she did. Just a year after their second son was born, an aggressive form of cancer took Katie's life. She was just 30.

While nothing can bring their wife and mother back, Stephen says the life insurance has helped him stay in their home and raise the boys as Katie would have wanted.

"Katie was the smarter one," says Stephen. "She knew to plan for the future—our future—with life insurance."

Watch Stephen's story at [lifehappens.org/miller](https://lifehappens.org/miller).

Stephen Miller with his children, Chase (left) and Reid