Protection Is Paramount

Sam McNeely, an ex-football player, towered over everyone who came in contact with him. But his size belied a soft side—he was quick with a joke and able to befriend anyone with his easygoing ways. That’s what made Amy fall in love with him.

Within a year of getting married, they discovered they were going to be parents. That’s when they met with Sam’s cousin and insurance professional Juli McNeely, CFP, CLU, LUTCF. Amy understood from the beginning that protecting their growing family with life insurance was paramount.

While Sam had some life insurance through work, Amy convinced him to purchase an individual policy, which would give him sufficient coverage and wouldn’t disappear if he changed jobs. Amy got coverage as well. Her reason was straightforward: “I didn’t want to leave him with a child and struggle with work and finding someone to take care of her.”

Several years later, Amy was walking their daughter, Charli, to school when her phone rang. That call was the beginning of a life-altering morning that ended up with Sam in the hospital with an aortic dissection. Shortly after arriving, it would claim his life. He was just 38.

Amy has little recollection of the days and weeks that followed. During that time she relied heavily on Juli, who invested the proceeds of Sam’s life insurance to ensure that Amy would have an ongoing stream of income for years to come. It has allowed Amy to be there for Charli, instead of having to work full time and find people to care for her.

Her advice to other parents is simple: “People think life insurance is super expensive, but it’s not. For the amount of coverage we had, it wasn’t expensive at all—and it was worth everything. It’s made my sisters and friends reconsider their needs. People my age don’t think they’re going to die, but it happens.”

This story underscores the fact that no one can predict what tomorrow may bring, so the best time to get life insurance is now. To get started, estimate how much you might need with this easy Life Insurance Needs Calculator at www.lifehappens.org/howmuch.