



Nancy and Jimmy Tang

Securing the American Dream

Steven and Ngoc Anh Tang left Vietnam to pursue the American dream: They wanted their children, Jimmy and Nancy, to have a better life. Their insurance professional Annie Vu also helped them secure their children's financial future in case the worst were to happen. The couple purchased permanent life insurance for both Steven, who worked for an hourly wage, and for Ngoc Anh, who was mainly a stay-at-home mom.

It was on a trip with her mom and sister that Ngoc Anh was involved in a car accident. Her life-threatening injuries meant she was in and out of the hospital, but because her policy had a disability waiver of premium, she no longer had to pay for the policy. However, Ngoc Anh never fully recovered, and later died of a stroke. Again, her life insurance policy came through. Annie had advised the Tangs to get an accidental death rider, and because Ngoc Anh's heart condition was a result of the accident, the family was entitled to double the original amount of the policy.

Now that he was a single father, Annie encouraged Steven to get additional life insurance to protect his children, which he did. Unfortunately, tragedy struck just three years after his wife had passed away. Steven

learned he had liver cancer and died soon after his diagnosis. Nancy, a senior in high school, and Jimmy, who had graduated from college, were now on their own.

Thankfully, Annie and the money from the life insurance were there to shepherd them on their way. Nancy is now attending college, and the siblings have bought a house near campus so Jimmy can help his sister as they start a new chapter in their lives. They credit life insurance for that opportunity. "It's vital for parents to have life insurance," says Jimmy. "It means if you do die, your loved ones can go on without worrying about money while they get back on their feet."



Protect the ones you love with life insurance.
Learn more at www.lifehappens.org/LI.



Life insurance policies are offered by Foresters Life Insurance and Annuity Company (FLIAC) and distributed by Foresters Financial Services, Inc.; each is a wholly owned subsidiary of Foresters Financial Holding Company, Inc. (FFHC).

Insurance policies contain certain exclusions, limitations and other terms for keeping them in force and for payment of benefits. For complete costs and details, see your Representative. Policy guarantees apply only to certain insurance features and are subject to the claims-paying ability and financial strength of Foresters Life Insurance and Annuity Company (FLIAC).

Variable life insurance policies are offered by prospectus only. For more information about variable life insurance policies from Foresters Life Insurance and Annuity Company (FLIAC), you may obtain a free prospectus by contacting your Representative or calling 800 832 7783. The prospectus contains information about a policy's features, risks, charges and expenses, and the investment objective and risks of the underlying investment subaccounts as well as other information about the variable life insurance policy. Consider this information, and read the prospectus carefully before you invest or send money. Policy availability and features may vary by state. The purchase of a variable life insurance policy is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.

Neither Foresters Life Insurance and Annuity Company nor its affiliates provide legal, tax or estate planning services. Should you require such services, you should consult a legal, tax or estate planning professional.

This article is distributed by Foresters Life Insurance and Annuity Company (FLIAC), a New York domiciled life insurance company.

Life Happens®, a nonprofit organization dedicated to helping consumers make smart insurance decisions, is the publisher of this article. FLIAC is a member of Life Happens®, and has paid Life Happens® for the use and distribution of this information. This article is not intended to be a sponsorship, endorsement or testimonial by Life Happens® regarding FLIAC or FLIAC's products and services. This article provides general information about life insurance and does not relate to any specific FLIAC life insurance product.

Foresters Financial™ and Foresters™ are the trade names and trademarks of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9 and its subsidiaries, including Foresters Financial Holding Company, Inc. (FFHC). Foresters Financial Services, Inc. is a registered broker-dealer and subsidiary of FFHC. Securities, life insurance and annuity products are offered through Foresters Financial Services, Inc. Insurance products are issued by Foresters Life Insurance and Annuity Company, New York, or The Independent Order of Foresters.

