REAL LIFE STORIES℠

Jason Sherman with his daughters, (from left) Hailey and McKenna

You Need to Be Prepared

Jason and Nicole Sherman had a lot on their plate. As parents of a 2-year-old and with another on the way, this couple—in their early 20s—were also juggling the demands of school, Jason's sales job and running Nicole's in-home daycare.

Life insurance wasn't a topic they had thought much about, but when insurance professional Lars Hansen, LUTCF, suggested a meeting, they sat down with him and listened. Lars did a life insurance needs analysis, and while they did have a little life insurance, it fell far short of what they needed.

They understood how important it was for Jason, the primary breadwinner, to get more life insurance. But Nicole was adamant about getting a policy for herself, too. She wanted to make sure that Jason and the girls would be OK if something happened to her. While money was tight, Nicole said, "We're going to do this and make it work." So she incorporated it as just another item in their monthly budget.

A few years later, while driving home, the couple stopped to help at the scene of a traffic accident. Jason, who had EMT training, ran to offer aid. It was when Nicole tried to join Jason that tragedy struck. A driver who hadn't seen the accident ahead changed lanes and hit Nicole as she was crossing the highway; she was killed instantly.

While he understands that the life insurance will never bring Nicole back, Jason knows that without it they would have been in dire financial circumstances. The life insurance allowed him to take a significant amount of time off from work and be there for the girls as they moved through this tragedy. "People think, it will never happen to me," says Jason. "But my family is proof that it does. And you need to be prepared with life insurance."

This story is a stark reminder that no one is promised a tomorrow—tragedy can strike in an instant—so the best time to buy life insurance is now. There are policies to meet every budget, and an insurance professional can help you "find the money" for this important coverage. Learn more at **www.lifehappens.org/truecost**.

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Watch Jason's story at **www.lifehappens.org/sherman**

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