

Using My Trials as Stepping Stones

by Kira Olsen

Most of my childhood consisted of hospital waiting rooms, bad cafeteria food and doctors' names I couldn't pronounce. I became inevitably involved with my father's illness at age 9. I gave shots and dosed medicine. Not the definition of a "daddy's little girl" others would expect, but

that was my childhood.

"I can't form a sentence that expresses how much my family would have benefited from life insurance."

My father's illness took his life when I was 11, leaving behind his wife and five children. Soon after, we woke

up to the bitter realization of our deteriorating financial situation. The burden that was placed on my mother's shoulders is one that nobody should have to carry alone. If my dad had had life insurance, it would have taken away the constant financial worry.

I'm now the only child in my family to have graduated from high school. And although the financial struggle to go to college continue, and I will use my trials as stepping stones and my education will be the foundation on which I build my life.

I wish I could say it better, but I can't form a sentence that expresses how much my family would have benefited from life insurance. Although setbacks have struck me when I am down, I've found that true failure lies when I stop trying. I refused to give up then, and I refuse to give up now.

Kira Olsen received a **Life Lessons Scholarship** from Life Happens, which assists students who are struggling financially to get an education due to a parent dying with little or no life insurance.

Foresters Life Insurance & Annuity Company (FLIAC) and The Independent Order of Foresters (IOF) are members of Life Happens®, and have 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, IOF or their respective products and services. This article provides general information about life insurance and does not relate to any specific FLIAC or IOF life insurance product.

Insurance policies or certificates contain certain exclusions, limitations and other terms for keeping them in force. For complete costs and details, see your Representative. Guarantees apply only to certain insurance features and are subject to the claims-paying ability and financial strength of the issuer. Life insurance is issued by FLIAC or IOF.

All investing involves risk, including the risk that you will lose money. None of FLIAC, IOF or their respective affiliates provide legal, tax or estate planning services. Should you require such services, you should consult a legal, tax or estate planning professional.

Foresters Financial™ and Foresters™ are the trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society), and its subsidiaries, including Foresters Financial Services, Inc. Foresters Financial Services, Inc. is a registered broker-dealer and subsidiary of Foresters Financial Holding Company, Inc. Securities, life insurance and annuity products are offered through Foresters Financial Services, Inc.

Foresters Financial Services, Inc. | 40 Wall St. | New York NY 10005 | 800 426 4026 | foresters.com

17-00498B

