

# Insurance Is There Because Life Happens



Melissa and Mark Wandall on their wedding day

No one knows what the future holds. One moment life is unfolding exactly as you have planned, and the next, you're handed a life-changing event.

**T**hat's what happened to Melissa Wandall. Nine months pregnant, she decided to put her feet up and relax after work instead of going out to eat. Mark, her husband of a year, gave her a kiss as he left to dine out with Melissa's brother. Mark never returned.

Life Happens. It delivers both ups and downs. And while you can't control the future, you can take steps to safeguard your family and the good things that you've created in your life. Having the proper amount of life insurance helps you do just that. Make sure that when Life Happens, your family's hopes and dreams are protected.



Learn how Melissa's life changed in an instant at [www.lifehappens.org/wandall](http://www.lifehappens.org/wandall)

On the way home, he was killed instantly when another driver ran a red light and broadsided the car he was in. Just two and a half weeks later, Melissa gave birth to their daughter, Madison Grace. In

what seems a blink of an eye, Melissa went from a newlywed and mother-to-be, to a widow and single mother.

Fortunately Mark, a financial advisor, planned properly for his family and had enough life insurance to take care of all of Melissa and Madison's needs—both now and into the future. Would your family's financial needs be taken care of if the unthinkable were to happen to you?

**September is Life Insurance Awareness Month**, the perfect time to take stock of your life insurance needs. Start online by using the Life Insurance Needs Calculator on the nonprofit LIFE Foundation's website, [www.lifehappens.org/lifecalculator](http://www.lifehappens.org/lifecalculator). Then meet with a qualified insurance professional in your community or your benefits manager at work. They can help you determine the right amount and type of insurance to protect the ones you love.



**LIFE INSURANCE**  
AWARENESS MONTH  
SEPTEMBER 2010