Fernando and Lisa Lopez waited tables at an upscale steakhouse, but had dreams of something better. Both were taking community college classes in hopes of starting new careers that would provide a brighter future for their son Isaac. Then tragedy struck. Fernando, 30, was killed in a car accident on the way home from a night shift. But, life insurance has allowed Lisa to build the home they had always talked about, start a college fund for Isaac, complete her studies and transition to a better-paying career as a pharmaceutical rep.

Are you prepared should the very worst happen? Without adequate life insurance, your financial plans may be just a savings and investment program that dies when you do. Consult a qualified insurance professional to help you create a plan that will continue to provide for the ones you love.



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The Life and Health Insurance Foundation for Education is a nonprofit organization dedicated to helping consumers make smart insurance decisions to safeguard their families' financial futures. For more information about life insurance or tips on finding a qualified insurance professional, visit www.life-line.org or call 1 888-LIFE-777.



LIFE INSURANCE AWARENESS MONTH SEPTEMBER 2005 Lisa and Isaac Lopez

When Michael Rausch was just one year old, his mom, Julie, was diagnosed with a malignant brain tumor. The news devastated his father, Bill, and severely affected the concrete business he and Julie ran together. Sadly, the company failed shortly before Julie's death. But the story doesn't end there. Life insurance meant Bill was able to restart the business and provide a secure and loving home for Michael.

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LIFE INSURANCE AWARENESS MONTH

Michael Rausch

Brian House was just 28 when his father's sudden death from a heart attack left him in charge of the Reymore Chevrolet dealership. But his dad had foresight. Life insurance meant the House family was taken care of and it also ensured a smooth transition as Brian assumed responsibility for running the business. Today, Reymore Chevrolet is thriving. Brian thinks his dad would be proud.

Are you prepared should the very worst happen? Without adequate life insurance, the financial goals you have for your business and your family may die when you do. Consult a qualified insurance professional to help you create a plan that will keep your business running, while providing for your loved ones.



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LIFE INSURANCE AWARENESS MONTH SEPTEMBER 2005 Brian House

Shanna and Ebony's mom, Jackie, a single parent, bought life insurance so her girls would be taken care of if she was unable to provide for them.

Then, it happened. Jackie was diagnosed with incurable lung cancer. The terminal illness benefit allowed her to purchase a new home for the girls and put money away for their education. Thanks to the plans she made, they will have everything she wanted for them.

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LIFE INSURANCE AWARENESS MONTH SEPTEMBER 2005 Shanna and Ebony Blanchard

In 1995 Kelly's dad, Bill, was diagnosed with terminal cancer. Although Bill understood he was near the end of his life, he wanted his dreams for his family and his business to live on. Life insurance made those dreams a reality. It ensured the smooth transition of his engine distribution firm to his daughter and allowed her to pay off bank loans, retain valued employees and continue to grow the company.

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LIFE INSURANCE AWARENESS MONTH SEPTEMBER 2005

Kelly Yunker

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Dorsey Hoskins' father Bryan felt a tingling in his arm. The diagnosis an inoperable brain tumor. Six months later, he died at the age of 33, leaving his wife to raise Dorsey and her sister Hattie.

Fortunately, Bryan bought life insurance when he married, and again when his daughters were born. Thanks to Bryan's foresight, Dorsey, Hattie and their mom are taken care of.

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LIFE INSURANCE AWARENESS MONTH SEPTEMBER 2005

Dorsey Hoskins