

Real-life examples of insurance at work

# Coverage in Action

From  
WD & Associates



## Why Do I Need... Life Insurance?

Life insurance isn't a pleasant thing to think about, and it may seem like an unnecessary expense. But if you have dependents who rely on you for financial support, then life insurance is really about protecting them in case something happens to you. Your designated beneficiary would collect a financial benefit upon your death.

Youth minister Preston Newby and his wife, Tara, met during college and were soon married. After visiting their local insurance agent to purchase auto and renters insurance, they decided to look into life insurance policies. With a 19-month-old son and another child on the way, life insurance policies made a lot of sense in case anything ever happened to either of them. Unfortunately, this worst-case scenario became reality a couple of months later.

While driving to Canada to visit Tara's parents, a group of cars up ahead of the Newbys slammed on their brakes and veered to the right

family's existing debt and provide for her two young sons after Preston's death.

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Whether you are 25 or 55, a life insurance policy gives you the peace of mind that should the worst happen, you and your loved ones will be taken care of.

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side of the road. After coming to a stop, Preston hopped out of the car to find out what happened. One of the cars had hit an elk, and when Preston realized a passenger was bleeding, he ran back to his car to tell Tara to dial 911. As she reached for her phone, a car flew by and hit Preston, killing him instantly.

Thanks to the life insurance policy the Newbys purchased months earlier, Tara was able to pay off the

Whether you are 25 or 55, a life insurance policy gives you the peace of mind that should the worst happen, your loved ones will be taken care of.

Even if you already have life insurance through your employer, you may be underinsured. Call WD & Associates today—we can work with you to ensure that there aren't any gaps in your current coverage.

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