

How awareness and thoughtfulness play key roles in planning for difficult times

Life-changing news for Utah family emphasizes importance of securing life insurance

MILWAUKEE, Nov. 17, 2014 /PRNewswire/ -- Knowing what is important in life became clear to Michael and Kim Jones after Michael was diagnosed with terminal neck cancer. "It changed us dramatically," Kim said of the diagnosis and the ensuing five-year journey that followed.

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The family had just relocated from Utah to Arizona when Michael received news of his medical condition. He reflected on a decision that would prove critical as he considered his diagnosis: he had purchased life insurance.

While still in Utah, Michael met with John Johnson, a financial representative from Northwestern Mutual Utah. As the primary breadwinner of the family, Michael reviewed policy options with John to determine what would work best to ensure his family was protected if something were to happen. "Some of our initial conversations were about having enough money to take care of bills, send the kids to college and be financially comfortable," John said. "I explained that's what life insurance is about. It's about having choices."

John got word of Michael's illness and he immediately contacted the couple. Those conversations are never easy but John walked the Joneses through the benefits of their policy, which included the waiver of premium that he signed up for. According to John, the waiver of premium benefit is like "insuring your insurance policy" because it covers the cost of premiums in the event of a serious illness or disability. Even though Michael was unable to work, he was still able to benefit from his insurance policy.

Michael couldn't help but feel grateful for meeting John, and for the care and guidance he showed his family.

"Mike was overjoyed by how John found him and that he cared enough to say, 'You have this,' because most agents don't have to do that. It meant a lot to both of us," Kim said. "Mike literally said getting life insurance was the smartest thing he ever did."

The Jones family's experience is part of Northwestern Mutual's ongoing Client Stories series, which highlights the importance of financial planning. See the video at https://www.facebook.com/northwesternmutual/app_125370697479676.

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