



Sometimes the unthinkable happens

David Walker and his wife Jan were looking forward to paying off their house and enjoying an early retirement. Just short of a year into David's retirement the unexpected happened, leaving Jan alone to live out their dreams. And fortunately, she could.

"We made the assumption that I guess everybody does," says Jan from her home in Joliet, Ill., "that we're going to live and be old. Well, that didn't happen. Sometimes the unthinkable happens and it happened right before my eyes."

On March 21, 2009, David took the dog outside for a walk. When he didn't return, Jan became worried.

"I found him slumped over on the front porch," says Jan. "He was in the hospital for two-and-a-half days. There was no brain activity and his condition was deteriorating. We took him off of the ventilator, he breathed a couple of breaths on his own, and then he was gone."

In preparing for retirement a year earlier, David and Jan decided to increase the face amount of David's life insurance policy.

"Initially, I resisted and fought it," says Jan. "I honestly believed that nothing would ever happen. My husband was a perfectly healthy individual. He was physically fit. He was in the National Guard for 20 years. There was nothing wrong with him. Then one day, his heart just stopped beating."

Jan says she and David always lived financially within their means, with the only debt being the mortgage on their house, so it was their shared dream to one day pay off that mortgage.

"I know the conversations we had when he was here, what his intentions were and what we wanted to do," says Jan, "so with a portion of the death benefit from David's life insurance policy, I paid off the house."

Jan can now comfortably remain in the house she and David had built, a fact she's grateful for as it allows her to remain living close to her daughter Aislinn and granddaughter Sydney.

"The only thing I regret is I wish I hadn't been so stubborn about increasing the amount of David's life insurance and we would have increased it even more," says Jan. "I certainly understand how important it is now." ☐

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