



Kelley and Doak Snead

Life Insurance for ... Life

Most people think life insurance is there to protect families financially when someone dies. And while that's true, the "living benefits" of life insurance can also help families beforehand. This has been true for Kelley and Doak Snead.

They are a match made in country music heaven—Nashville, where they met working in the industry and then bonded over their love of making music. Their love has grown over the past 23 years, and life insurance has been an important part of their life together. As Kelley grew her new career in real estate and Doak focused on raising their daughter, Emma, they knew they needed the financial safety net that life insurance offered.

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Tragedy struck, however, when Kelley—the family's main breadwinner—found out she had a drug-resistant type of Parkinson's disease. It has slowly robbed her of her ability to work, and now even to care for herself. Fortunately,

their insurance professional Wallene Leek had made sure that Kelley not only increased her life insurance over time, but that it had living benefits as well.

Kelley's term life insurance policies have a disability waiver of premium, which means she never has to pay another premium. And because her diagnosis is terminal, the family is able to access a percentage of the death benefit now. That has meant the world to the Sneads.

The family has been able to stay in their home, instead of selling it, and Emma has been able to complete school. What's more, Kelley and Doak are able to spend what time they have left without the crushing burden of financial worry. "Kelley's disease may have taken away her livelihood, but life insurance has saved our lives at this point," says Doak.