



Nancy and Jimmy Tang

Securing the American Dream

Steven and Ngoc Anh Tang left Vietnam to pursue the American dream: They wanted their children, Jimmy and Nancy, to have a better life. Their insurance professional Annie Vu also helped them secure their children's financial future in case the worst were to happen. The couple purchased permanent life insurance for both Steven, who worked for an hourly wage, and for Ngoc Anh, who was mainly a stay-at-home mom.

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It was on a trip with her mom and sister that Ngoc Anh was involved in a car accident. Her life-threatening injuries meant she was in and out of the hospital, but because her policy had a disability waiver of premium, she no longer had to pay for the policy. However, Ngoc Anh never fully recovered, and later died of a stroke. Again, her life insurance policy came through. Annie had advised the Tangs to get an accidental death rider, and because Ngoc Anh's heart condition was a result of the accident, the family was entitled to double the original amount of the policy.

Now that he was a single father, Annie encouraged Steven to get additional life insurance to protect his children, which he did. Unfortunately, tragedy struck just three years after his wife had passed away. Steven learned he had liver cancer and died soon after his diagnosis. Nancy, a senior in high school, and Jimmy, who had graduated from college, were now on their own.

Thankfully, Annie and the money from the life insurance were there to shepherd them on their way. Nancy is now attending college, and the siblings have bought a house near campus so Jimmy can help his sister as they start a new chapter in their lives. They credit life insurance for that opportunity. "It's vital for parents to have life insurance," says Jimmy. "It means if you do die, your loved ones can go on without worrying about money while they get back on their feet."
