

## **Making the Transition**

No one expects to meet the love of their life at age 11. But that's how it unfolded for Jeanie Kazemier. Tom was her brother's best friend growing up, but it wasn't until college that things turned serious.

When they got married in their late 20s, they knew the fit was right. "Opposites attract," says Jeanie. "Tom helped me become more focused and thoughtful. I helped him become more spontaneous and enjoy life."

True to his role, Tom got Jeanie involved in their finances, which included getting life insurance. He wanted to ensure Jeanie and their children, Kennedy and Aiden, would always be OK financially.

## **Unimaginable Loss**

And true to her role, Jeanie encouraged Tom to go on his yearly snowmobiling trip with friends, despite a full plate at work. He called her from that trip, saying he was having the time of his life. Tragically, that was the last conversation they had. He was hit by another snowmobiler, who was driving drunk, and was killed instantly.

The world collapsed for Jeanie and the kids. Grief overwhelmed them and Jeanie admits she felt lost. Thankfully, her insurance professional, Barb Pietrangelo, reassured her that Tom's life insurance would help them make the immediate transition, paying for the funeral and ongoing bills and expenses.

Barb also helped put the life insurance proceeds to work for the long-term. It paid for mental health counseling so the family could cope with their grief. It covered private health insurance Jeanie now needed. And it set them up for the future so they could continue living in their home, and plan for college, retirement and even family vacations.

"Tom's motto was: Be prepared. You don't know what life will hand you," says Jeanie. "Our situation now would be totally different if he hadn't had life insurance. It's a godsend that Tom had that forethought and planned for our future."

