

REAL LIFE STORIES



Lissete Montes de Oca with her children, (from left) Felipe, Jr. and Lucas

Building and Protecting a Life Together

Felipe and Lissete Montes de Oca started dating while they were young, but they already had grown-up priorities. Even before getting married, the couple saved diligently to purchase a house, a dream for these children of Cuban immigrants.

That dream was realized when they got the keys to their first home just as they started their lives together. That's when Pedro J. Busse, an insurance professional, helped them get life insurance. He emphasized the importance of covering their mortgage should something happen to one of them.

As Lissete advanced in her accounting career, Felipe took his love for home renovation and construction and turned it into a profitable business. Their dream was to provide a better future for their sons, Felipe, Jr. and Lucas, as the couple had both come from humble beginnings. As their family and income grew, Pedro helped the couple increase their life insurance and get long-term care insurance.

Their lives took a detour, however, when Felipe learned that the fatigue he was feeling was not due to overwork; instead doctors diagnosed him with leukemia. Aggressive treatments made it impossible for Felipe to work, but because of his long-term care policy, they didn't need to use their retirement savings to pay for his care. Felipe also didn't worry about paying for his life insurance coverage because each of his policies had a rider that waived his premiums in the event of a disability. After a three-year battle, Felipe finally succumbed to the disease. He was 47.

More than 700 people came to Felipe's funeral. His love of life had touched so many in his community. His family, however, was at the center of that love. The life insurance ensured they would be OK financially and that his boys could attend college. "Life insurance is something you pay for, but never expect to use," says Lissete. "But here I am, and I can't imagine not having this support to help me through."

As your life changes, so do your insurance needs. Life events such as getting married, having children, buying a home and a job change are a good time to reevaluate your coverage. Learn more at www.lifehappens.org.

