

# Life insurance isn't for the people who die. It's for the people who live.



Michael, 32, was a fit and healthy family man. As he left to run a 10K race, he kissed his wife, Traci, good-bye along with newborn Calvin and “big” sister Josie. He never made it home.

As he crossed the finish line, Michael collapsed and died. The Kovacic family would never be the same.

Thankfully, they had life insurance. Even though the young couple had been living paycheck to paycheck, their insurance professional had convinced them to buy an affordable policy.

Traci says the hardest part for her was knowing that the love of her life was never coming home. “But the reality is that everything else stayed the same,” she says. “The paychecks stopped immediately, but I still had to keep the lights on, buy food, pay the mortgage and take care of the kids. Having life insurance meant I didn’t have to make any immediate decisions or sell the house.”

“The life insurance saved us—and it still does today,” she says.

Traci Kovacic with  
her children