

The *Possibility* of a **New Life**

It started with a happy hour. Josh Fiedler picked up Liz to bring her to an after-work event when a mutual friend could no longer attend. The accidental twosome that started that day turned into an engagement nine months later.

What also happened quickly was a discussion about money. "In the beginning of our relationship, Josh was asking me about finances, including life insurance. He really felt strongly that we should both get it, and so we did," says Liz.

Starting a Family

The couple married and their careers unfolded, Liz as a nurse practitioner and Josh as an agricultural lender. Their family grew as well with the birth of Vidalia. That's when the couple purchased additional life insurance. They just never thought they would need it.

On a cold December day, everything changed. Liz became worried when Josh's colleagues called saying he had missed several appointments. A short time later, he was discovered at the foot of his treadmill at home, having suffered a cardiac event while doing a workout. He was only 39 and had been given a clean bill of health just two days prior.

While shock overwhelmed Liz, financial worries did not. Josh's life insurance allowed her to take a leave of absence from work to grieve and care for her 3-year-old. In addition, the day after Josh's funeral, Liz discovered she was pregnant with their second daughter, Davie.

"No one can prepare you for the death of your spouse," says Liz, "but having life insurance meant we could continue on with the life that Josh and I had begun." For Liz, this meant growing the flower business she and Josh had started on the family farm they'd purchased. She has also built a new home to replace the dilapidated farmhouse. The life insurance has allowed Liz and her girls to truly build a new life.

"I tell anyone who will listen that life insurance is so important, no matter how young and healthy you are. My life is proof," says Liz.



Watch the Fiedler story at lifehappens.org/fiedler



Liz Fiedler with her children, Davie (left) and Vidalia