



Jamey Koonsman with  
his daughter Jordyn

# Facing the Unexpected

Jamey and Robyn Koonsman met in college and realized they shared a love of the land and the animals that populated the ranches they grew up around. Once married, they shared their passion with their daughters, Hope and Jordyn. The family spent their free time attending stock shows and rodeos. Hope loved nothing more than showing steers and truly owned the ring when she was in it, and Jordyn took a shine to rodeo riding.

While it's nothing a family should ever have to suffer, Hope died unexpectedly when she was just 19, the result of a birth defect the family thought was long in the past. It proved fortunate that the couple had done life insurance planning early on with their insurance professional Paul Miller. Not only had they bought a combination of permanent and term life insurance for themselves, they had purchased permanent life insurance for both girls. Their plan was to gift the policies to the girls once grown. Instead, they used Hope's policy to pay medical bills and to start a foundation in her honor.

Layered on this tragedy was Robyn's ongoing fight with breast cancer. She had been battling the disease over the course of eight years. Then, less than two years after Hope died, Robyn lost that battle at age 37. In the wake of her death, life insurance did what it was meant to: pay for medical bills and final expenses, and allow Jamey and Jordyn to continue living in their home without financial concerns. Jordyn has also been able to pursue her rodeo riding, which has sustained her through these tragedies.

Jamey says that when they originally got life insurance in their 20s, they never expected to use it. So his message to others is simple: "You're never too young to get life insurance, because you never know what will happen. Make sure you take care of your family, so if something does happen, they won't struggle."



Watch the Koonsmans' story at  
[lifehappens.org/koonsman](https://lifehappens.org/koonsman)