



Sara Mathews Dixon, with sons Lorenzo, Anthony and Nico

## It's a True Financial Lifeline

Diligent, hardworking, civic-minded, a family man. These are all terms that Sara Mathews Dixon uses to describe her husband, Jay. And it was those qualities that made a great husband and father, and a dedicated police officer.

Like many young families, Sara and Jay found themselves juggling kids, school, work schedules, sports, meals and family time with sons Lorenzo, Anthony and Nico. But the couple relished their family life.

And it was Jay's dedication to his family that also made life insurance a priority. "The kids were the most important thing in his life," says Sara, and so they both purchased coverage in their late 20s, which included term life insurance, as well as permanent policies both for themselves and their children. They eventually converted a portion of their term insurance to whole life with their insurance professional, Richard Terhune.

### A Turn of Fate

Jay was a lifelong athlete and spent time playing sports with his sons. But his active lifestyle couldn't prevent a serious illness from damaging his heart, which eventually lead to a heart transplant.

After the operation, life returned to a semblance of normality for the Dixons. Then came the afternoon of January 4. The couple was at home with the boys when Jay appeared to have a seizure. Paramedics were unable to revive him, and he died at age 40. "My world exploded," says Sara. "It's been traumatic, especially for the boys, who are now 12, 10 and 5."

But amidst all this, one thing she hasn't had to worry about is money. "Jay's life insurance has been a true financial lifeline," she says. "It means we don't have to move in with my mother or make any major changes right now after all that's happened to us."

Her advice to other parents is to consider life insurance early on, before health issues make it hard or impossible to get. "We don't control the universe," she says, "and you don't know what's going to happen down the line. Life insurance can keep you and your children in your own world."



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