

Living Life After Loss

by Kelly Mitchell

EMBRACE
Life

EMPLOYEES:

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Touch a Life, Protect a Dream
Florida Zone 2008 Fall Life Campaign

One day before their 10th anniversary, Colleen Phillip's non-smoking husband died of lung cancer. She was left working in a demanding corporate job, which consistently required more than 70 hours a week, and with a three-year-old son to raise.

"It was really tough because it was just me," Colleen said.



She transferred to Florida hoping that the change in geography would make her work more manageable, but after six months it still was not working. She knew that if she continued on that path, then she would not be there for Ryan, her son.

Colleen had life and spousal insurance money through her husband's work sitting in a money market, and one day her life coach asked her what the money was for. When Colleen said it was for a rainy day, her coach asked, "Don't you think it's raining now?"

Colleen decided to leave her corporate job and start her own business, Coaching For Widows, to coach widows through their grief. She also does consulting and coaching for corporate leadership training.

"As difficult as it was, I don't think I could have done it if I didn't have that nest egg," Colleen said. "Having that money allowed me to reinvest myself."

Because she did reinvest herself, Colleen is one of 13 winners of State Farm's Embrace Life Awards. The award celebrates the achievements of those who have overcome the loss of a loved one.

Five years ago, State Farm® began the "Embrace Life" initiative to help raise awareness that preparing for what the future holds can help protect hopes and dreams according to the "Embrace Life Awards" web site. "I just think it's the coolest thing that State Farm does this," Colleen said. "For me it was an affirmation that I was on the right path."

The Embrace Life Awards are part of Life Insurance Awareness Month. This year State Farm will focus on providing tools and resources to agents for the fall Life Insurance promotion, like a special e-booklet and a new "Intersections" commercial.

Colleen said she is very thankful for the life insurance she had, and wishes she would have had more. "It's a very uncomfortable topic," Colleen said. "Nobody wants to face their own mortality."

Colleen said she tells others to "live for today" and to "plan for your future." Don't be afraid to have those conversations with your significant other and parents. They can help make a really bad situation a little better.