



Anne Gongos with her children,  
(from left) Olivia, Ali and Austin

# His Final Gift

When John and Anne Gongos met, they knew at once they were meant to be together. And so they began creating a life together built on respect, faith and raising their three children.

As their family grew, John's business did as well. It was not only thriving financially, but it was a place where employees loved to work—it was like an extended family. John felt compelled to care for both his families—the one at home and at work.

As a child, John saw firsthand what happened when there was no life insurance. His father died at 43, leaving his mother to raise three children with no financial resources. Later, one of his first bosses died in his early 50s leaving his business affairs in disarray.

## Building a Plan

As a consequence, John worked closely with his insurance professional to ensure that neither his family nor business would suffer if something happened to him. A key piece they put in place was a business succession plan, funded with life and also made sure that John had adequate personal life insurance.

That planning was fortuitous. An acute stomach pain that sent John to the emergency room turned out to be cancer. He died just nine days later at 51.

The grief was overwhelming, says Anne, but one thing she didn't have to worry about then or into the future was money. She received the death benefit proceeds from John's personal life insurance policy and money from the sale of the business, which was all laid out in the succession plan. In addition, the business transition went as planned, and the 100-plus employees that John considered family were able to keep their job and help the company thrive under the new owners.

"Life insurance was truly John's final gift to us," Anne says.