

For Kristine Lyn, planning ahead gave her family the financial support they needed after an indescribable loss.



## The best gift



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**Wayne and Kristine** Lyn had life insurance — “We knew we should have it,” she says — and they always thought the level of coverage they had was enough.

But the policy had been set up before Wayne built his thriving dental practice, and well before they had children. Their financial security professional, Chau Lai, kept bringing up the need to update their plan, and they kept putting it off. Cash flow was tight, and there were other priorities: business loans, their house payment, just the costs of everyday life. Plus, they were both so young, and “Wayne was the healthiest person I knew,” says Kristine, who says her husband stayed active and ate a pescatarian diet. “He always encouraged others to be more healthy and eat healthy and just take care of themselves.”

But Lai kept pointing out: You have a house now, you have a business, you have a child, and now you have two children. With Wayne being the primary

earner and with Kristine employed by his practice as a dental hygienist, if anything happened to him, the family would lose not only his income, but also Kristine’s. “We always thought we had plenty of time to think about that sort of stuff ... [but] by the time we had our second child — he was already over 1 — we actually felt like, ‘OK, we need to do this,’” says Kristine. “The more she talked to us about it, the more we understood it was something that was necessary. So, I consider us so blessed that we had her in our life to encourage us.”

The couple met with Lai to finalize the plans in November. Just a little more than six months later, on the most ordinary Friday night out with friends, Wayne had a massive heart attack and died at age 37.

“If we had waited any longer, then I really feel like I would have been in serious financial trouble,” says Kristine. “If she did not explain that to us — I think

Photos courtesy of Kristine Lyn



**It’s a difficult thing to imagine and to plan for, but ... the best gift you can give your family is that peace of mind for the future.”**

we didn’t really think that far ahead – we definitely wouldn’t have been prepared for losing him, financially.”

**Planning Well**

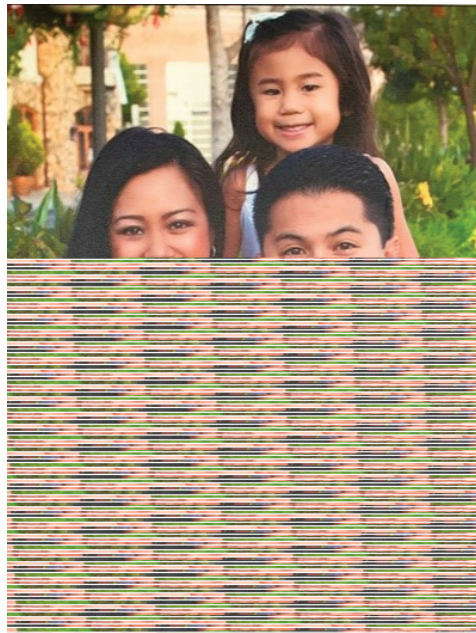
The weight of grief and responsibility fell heavily on Kristine’s shoulders during those early days. Even as she was grieving, she was thinking in the back of her mind, “How am I going to provide for my family without him, without his income, and without my income?”

She knew the couple had planned well with Lai, but “honestly, money goes quickly,” she says. “So, I honestly thought that I would have to live with my parents and continue working full time on top of taking care of the kids. There was no way I thought that I could provide for all of us for the rest of our lives without having to do all that.

“So, that was the greatest blessing [when] she explained how [what] she planned could provide for us indefinitely. ... It was very significant what we had planned for, but I did not think it could last the way she had planned. It’s not just a finite amount of money. We would be growing money and reinvesting it, and doing it that way would help provide for us in the long term. So, that really brought a lot of peace of mind.”

**Planning for Peace of Mind**

That peace of mind gave Kristine the time she needed to grieve and to hold onto her children during their grief. It has given her the support to work for causes that are important to her, such as providing dental screenings to at-risk children through a nonprofit. And it gave her the freedom to stay home during the



Kristine and Wayne Lyn, with their children Nicole and Dante

COVID-19 pandemic so she could home-school Nicole, now 12, and Dante, now 9.

It also gave her time to remember. Just a few months before Wayne’s death, the family took a trip to Maui. “He just fell in love with it,” she says, so much so that they planned to make it an annual trip. It’s a vivid memory she still holds onto – and a year after Wayne passed, her entire family, about 30 people in all, traveled back to Maui and paddled out into the ocean to leave a lei for Wayne.

“My advice to families would be ... I know it’s hard to think about losing your spouse, but honestly, it’s something that you have to plan for just in case,” she says. “And when they’re gone, they want that peace of mind, too, that their family is taken care of. That’s part of what made me happy. I know he took care of us – subconsciously I know that he knew he had to do this, and it was an urgent thing at the end.

“I know it’s a difficult thing to imagine and to plan for, but that’s the best gift you can give your family is that peace of mind for the future.”



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