

# A Triathlete's Greatest Challenge



Meredith Moore-Hansen

doctor visits culminated in a CAT scan that revealed the cause: A malignant, fist-sized brain tumor called a glioblastoma multiforme that is almost always fatal. What followed was an aggressive treatment strategy that included three brain surgeries, a seven-week chemotherapy regimen at Duke University's renowned brain tumor center and more chemotherapy at home in Alpharetta, Ga.

Though unable to work for a year, Meredith's disability insurance replaced 60 percent of her income, ensuring her illness would not add a financial burden to the challenges that she and her husband, Keith, already faced. Fortunately Meredith, a financial advisor with New York Life subsidiary Eagle Strategies, knew exactly what to do when she was in her twenties. She had purchased as much disability, life and long-term care insurance as she could.

Told she would be lucky to live for one year, Meredith has now been cancer-free for more than two. She has even returned to work part time, with a partial disability benefit supplementing the income she now earns. Most remarkably, she's once again competing in triathlons.

Meredith knows a recurrence of her cancer is more a matter of "when" than "if." But she's determined to make the most of her new lease on life, both in her personal relationships and her professional ones. "I really push my clients to plan and put things in place now because I know personally that bad things can happen," she says.

A former NCAA Division I college swimmer and dedicated triathlete, Meredith Moore-Hansen was a portrait of good health and fitness at age 30. But just weeks after giving birth to her first child, Erik, she began suffering from headaches so strong they reduced her to tears. A series of

## Do You Need Disability Insurance?

### Think About This...

- Nearly one out of every three workers over age 30 will suffer a disability lasting three months or longer at some time in their working career.<sup>1</sup>
- Nearly half of all home foreclosures are caused by an unforeseen disability.<sup>2</sup>
- More disabilities are the result of illness rather than accidents.<sup>3</sup>
- Each year, about 70 percent of those who apply for Social Security disability benefits get denied.<sup>4</sup>

Sources: <sup>1</sup>America's Health Insurance Plans, 2004 <sup>2</sup>Norton's Bankruptcy Law Advisor, 2000 <sup>3</sup>JHA Disability Survey, 2002 <sup>4</sup>Social Security Administration, 2003

## Calculate Your Needs

To assess the income needed to make ends meet should you become disabled and unable to work, use LIFE's online calculator at:

[www.lifehappens.org/disabilitycalculator](http://www.lifehappens.org/disabilitycalculator)

