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JIM: We have a very special show for you this week, Molly Shannon, and many of you might know Molly Shannon from Saturday Night Live. Before Saturday Night Live, Molly Shannon had a struggling career in film. She gained noticed as Meg in the present day sequences and the horror film remake of the Phantom of the Opera in 1989 with Robert England and Jill Schoelen, which was a major hit in 1989. Her big break came in 1995 when she joined the cast of Saturday Night Live where she played various characters, the best known of which was Mary Katherine Gallagher. After her departure from Saturday Night Live, she refocused on a film career. She again played Mary Katherine Gallagher in Superstar in 1999. She has appeared in several other movies, such as Never Been Kissed, How the Grinch Stole Christmas, Shallow Hal, The Santa Claus 2, Serendipity, just to name a few. She is married with two children and what we feel one of her most important roles has been is being national spokesperson during Life Insurance Awareness Month for the Life & Health Insurance Foundation for Education, a nonprofit organization. National Awareness Month was also recognized in a declaration by Congress and we have Molly with us today to share with us her personal story, which many of you may have never heard.

1:21

SPEAKER 2: Hi, Molly. Thank you so much for joining us today. Now, would you mind telling us your story and how you got so involved in a campaign for life insurance?

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MOLLY SHANNON: Sure. When they came to me and asked me to be the spokesperson for Life Insurance Awareness Month, I have a personal connection to it because when I was 4 years old, my mother and my little sister and my cousin were killed in an automobile accident. My dad was driving and my sister and I survived but you know my mom and my little sister and my cousin were all killed. At that time, my mom did not have life insurance. It was a real hardship for my family because my dad was critically injured and had to learn to walk again and he had to take care of my sister and I and so we lived with my aunt for a while. It was just really difficult. He was very stressed out. He had to get back to work pretty quickly but he had to learn to walk again. It was a really tough, tough situation, very hard financially. My parents were young. They probably weren’t thinking anything like that to happen and the worst did happen and it had a profound effect on my life. It was really sad and really hard but, those years, I remember seeing my dad really struggle financially so, for me, when I first became pregnant with my first, I have two kids now, but when I became pregnant with my daughter, I immediately started thinking about life insurance and I guess because I lived through that when I was younger, I think I would really want to take care of my family if, God forbid, something were to happen to me. Basically, I feel that if anyone has someone who depends on them, you should get life insurance.

2:45

SPEAKER 2: Yeah, especially since you experienced that at such a young age and your dad having the responsibilities that he had, my heart just goes out to you and that you had to face those challenges but you’ve been able to take that focus and offer it to an organization like the Life Insurance Foundation for Education to motivate Americans and it makes sense why you got involved with that. Who do you think really needs to think about life insurance?

3:05

MOLLY SHANNON: I just think anybody but that’s anybody who has somebody who depends on them should think about it because you would never want your loved ones to feel stressed out or, oh my god, what are we going to do now. If you’re in that situation, then you really should think about it. People don’t know that you can purchase a very decent plan for a dollar a day, which is less than a cup of coffee, way less than a cup of coffee nowadays, but, strangely enough, there are Americans that don’t have life insurance and I think it’s a common problem that people think, oh, I don’t want to think about that or they’d rather spend their money on something they can actually see or hold or touch because they don’t want to spend their money on that, whatever the reasons are, but, really, you need to get with a life insurance agent in your town, find out who your friends use, and just start the conversation. I know for me it just made me feel really responsible knowing that I was taking care of my family if, God forbid, something bad were to happen.

3:57

SPEAKER 2: Well, you make the comment there about working with a professional agent. Our goal here is to connect people with an experienced advisor that isn’t just trying to sell products but actually understands peoples’ goals and objectives. We’re going to take a short break and, when we come back, we’ll continue talking with actress and comedian Molly Shannon not only about why life insurance is so important but we’ll so get into how you can find a professional in your area to talk one-on-one about coverage that works for you.

4:21

BREAK

5:21

SPEAKER 2: Welcome back as we continue to talk with actress and comedian Molly Shannon. I’m so glad to hear that you feel that it isn’t just one of those things where you go on the internet and shop for a product. It’s a very intimate decision and a very powerful decision so what else do you do to create awareness for life insurance?

5:38

MOLLY SHANNON: Well, actually, I made a trip to Washington, DC, and I spoke on Capitol Hill speaking about that because it’s just so great that they’re also supporting Life Insurance Awareness Month and helping raise awareness. I went and spoke to 800 life insurance salesmen at the Hilton Hotel. They had a big function there, lots of press and TV shows around town.

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SPEAKER 2: And when you did that, did you feel that you were able to reach people?

6:02

MOLLY SHANNON: I did, yeah. I did a lot of speaking about it.

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SPEAKER 2: Well, yeah. When you say that there are so many Americans without life insurance, it’s time to get their attention and for you to have offered your time with your notoriety and I’m sure with the busy8 schedule that you must have, it’s just awesome that you’re willing to share your story.

6:15

MOLLY SHANNON: Oh, thank you. That’s so nice. Again, it’s fun for me. As an actress, it’s kind of a different kind of thing. It’s more serious and, for me, when I feel that my finances and my business is taken care of and taking care of my family, it makes me able to go and do my job and do what I do best. Personal affairs are in order.

6:34

SPEAKER 2: Hey, is there one final thought you can share with our listeners?

6:37

MOLLY SHANNON: I guess just, I would say just begin the conversation. The first step is just ask a friend who they use and just make a call to the agent and just have a conversation. Start with a little conversation and get some information. I think it can be overwhelming thinking about it and what it costs and all of that and just start the conversation with somebody. That’s what I would do so just start talking about it. Find a good agent in your neighborhood and just make a little appointment, 15 minutes, go talk to somebody. There’s also a great website called www.lifehappens.org and there’s a lot of great information about insurance, just general information to get started.

7:11

SPEAKER 2: What you just hit on their, Molly, is one of the biggest objections out there as to why people don’t have insurance. They just don’t know who to reach out to and what you said was to get referrals from someone you know or just be willing to reach out for a few minutes and at least meet an individual to see if you can build a relationship of trust and confidence. That’s huge and, now, with social medial platforms like Facebook, it takes literally three seconds to post the question online. Hey, everyone, who do you go to for insurance coverage, and then, without a doubt, you’re going to get a huge response Everybody wants to tell you who they had a great experience with and, in fact, I did just that the other day. Someone posted on line, hey, who do you go to for car insurance, and I jumped right on that. I said, hey, I know a great agent who is so nice and understanding and here’s her phone number, and that’s why I said that because you just can’t beat that face-to-face interaction so thank you so much, Molly, for joining us today. We can’t thank you enough for sharing your story with our listeners and for having been a spokesperson for such an amazing cause.

8:07

MOLLY SHANNON: Thank you so much. It’s been a pleasure talking to you.

8:10

SPEAKER 2: Take care now. You have a great day.

8:11

MOLLY SHANNON: You, too. You have a good day, too.

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SPEAKER 2: Thanks. Bye, bye.

8:14

JIM: Thanks for joining us this week and tune in against next week as we explore another phase of the real wealth process and, remember, if anything you heard in today’s show you’d like to get more information about, contact your Real Wealth advisor. Also, if you feel that any of this information would be helpful to a friend or family member, just click the Forward to a Friend button.