

# HEART TRUTH ABOUT JUVENILE LIFE POLICY

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“How about taking up a juvenile life policy for your child as a headstart?”

Doesn't that have a familiar ring? Yes, that's also the headstart we got for training in relation to this area, when we first come into the industry. It's concerning to such a point, where it borders on discomfort, that nothing much has changed after all these years.

### **A personal experience & a life-changing perspective**

The year was 2012, I am nine months into the industry. I received a call from my brother. Fate threw a stone down and it hit onto my nephew. He was diagnosed with Stage 4 Neuroblastoma. My nephew was 2 years old then.

I'm neither a doctor nor a statistician, so I shall not elaborate too much about the condition, treatment, life expectancy and survival rates. However, I will say this, the incident left a sore effect on me and forever, changed my perspective.

Following the diagnosis, my sister-in-law resigned from her job immediately, so that she could provide care and company for my nephew. My brother managed to work out an arrangement with his company, such that he could, on a daily basis, work half a day, with pay cuts of course. (My nephew has 2 more siblings, age 4 and 0 then)

### **Not the cries, but the quietness did**

In the course of treatment, my nephew spent about 3 weeks in hospital every month for various reasons. I visited my nephew and sister-in-law every day back then. It is not as easy as it sounds, to visit a children cancer ward each day, for cries of desperation, awaits. Unexpectedly though, the cries did not pierce through me, the quietness did!

During one of those occasions when he was in hospital, there was this beautiful little girl, aged about 4, warded next to him. She had movement restrictions on her body as well as her four limbs. I believe she was afflicted with either Multiple Sclerosis or Muscular Dystrophy. I wasn't sure if she was born with the condition or if this developed later. What distressed me most was, she's always alone. There's barely anyone around her during the day. It is only during lunch time that her grandmother would hurry in and keep her company, for like 20 to 30 minutes, and then rushes off urgently.

## **No easy answers, only difficult questions**

In one fell swoop, thoughts started streaming through my mind.

Why is there no one at the side of this little girl, keeping her company, during the day?

Where are her parents?

How did my brother and sister-in-law cope with the sudden 65% loss of family income?

If a child was given one year to live, is it going to be business as usual for the parents or are they going to take time off and spend every minute, particularly when faced with the daunting possibility of a shortened lifespan, with their child? There are no easy answers, only difficult questions.

## **A step back, to Reflect and Rethink**

Whilst my mind was swamped with those questions, I had this little strange feeling in me, which till today, I struggle to find the right words to describe the gravity of that feeling. Nonetheless, this strange sense triggered me to take a step back and, to Reflect and Rethink, on what is the true PURPOSE of a juvenile life policy.

Yes, death is scary, but facing it alone is much more fearful. Adults can attest to it, for who does not wish to be surrounded by loved ones in those fleeting moments? How much more then, it is for a child, especially at such tender age, when it should have all the care, comfort and love that comes with the affectionate cuddle that only mum and dad can give, but instead is left to face the pain, suffering and untold sadness alone?

## **A financial fallback**

At this junction, I would like to pause and say, it does not need to be that way. Why? Because a different path could be trod, in those dire circumstances. In my view, a juvenile life policy is not and never meant for a headstart, but rather a financial fallback for parents in such a grievous need, to be there by the side, of their dearest little gem. For no matter how devastated they already are, it would allow for them to have those most important, shared moments together, and perhaps the most precious moments, for as long as that was possible.



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