

Owning What You Believe In

How one trusted Guardian Financial Representative came to put her trust in others.

Those who thrive by caring for others often find the simple act of receiving help in times of need a not-so-simple challenge. Perhaps no one knows that test of trust better than Joleen Mainz. For years, Joleen was a Guardian Financial Representative, and when tragedy struck, she needed to rely on others to help her and her family heal.

Joleen lives in Rochester, Minnesota, in the home where she raised her two sons with her husband Paul. She has spent her life looking after the well-being of others. First as a cardiac care nurse and later, along with Paul, as a Guardian Financial Representative, dedicating herself to financially preparing others for the unpredictability of life. As committed advisors, Joleen and Paul purchased every product they ever recommended to any of their clients.

On the morning of November 14, 2014, Joleen's life turned upside down in an instant. She found Paul sitting in a chair in the living room, unresponsive — he wasn't breathing, and nothing could revive him. He had suffered an aortic aneurysm.

The sudden death of a husband, friend, father and business partner left Joleen in shock and feeling overwhelmed. It became hard to think straight or even remember conversations she'd just had. The holidays were approaching, and she and her sons were going to have to manage a normally happy time of year without Paul. Joleen knew it would be tough, but she didn't know how tough.

On Christmas Day, just six weeks after Paul passed away, Joleen's son Elliot was driving the family — Joleen, her son Erik and his girlfriend Rachel, and their aunt — home from Joleen's parents' house when a car crossed the center line and hit them head-on at highway speed. The driver had no license and no insurance. Two weeks later, Joleen's aunt died from her injuries. Miraculously, Erik, Elliot and

Rachel survived with just bruises, but Joleen was not so fortunate: several of her ribs were broken, her tailbone was displaced, her spine was fractured, her ankle was broken and her foot was crushed, leading to a syndrome that makes even the most simple physical tasks excruciatingly painful. In just two months, Joleen lost two of the people she loved most in the world and suffered a debilitating disability.

Months later, she tried to get back to work again. She found it impossible due to the continuing pain she was suffering. The memory loss and trouble thinking didn't help matters either, and she had to go on permanent disability.

Joleen's journey through grief and pain was, and continues to be, long and hard. But she's not on that journey alone. Joleen is surrounded by a loving group of friends and family to support her, and she doesn't have to worry about how she'll make ends meet while she can't work. In their years as Guardian representatives, Joleen and Paul had always done their own financial planning, so Joleen was financially prepared with life and disability insurance. She trusted Guardian's products to protect her, and she was not let down.

When Joleen's son Erik asked her, "Mom, you're going to be ok, right? Dad had life insurance, right?" Joleen knew that ultimately, yes, she was going to be fine. She wasn't going to lose her house or her car. She wasn't going to have to tap into her retirement funds to take care of her monthly bills. By having Paul's life insurance and her own disability insurance, she has been given confidence, financial security and freedom.

As Joleen says, "Resilience is learned and means that you bounce back and adjust. Having trusting relationships is the most useful thing you can have to bounce back ... Guardian Financial Representatives help people be prepared. That's why we do what we do."

Joleen and her son Elliot



“We had done everything we possibly could to take care of our family, and we felt a sense of peace.”

Joleen Mainz, Guardian Policyholder and Former Financial Representative

Weekly visits to the local recreational center in Rochester, Minnesota, help Joleen regain her strength. Years of stretching and exercising in front of the mirror combined with physical and occupational therapy have helped her stand confidently on her own two feet.



In the water, the pressure on Joleen's body dissipates, and she has an easier time moving around. Pool therapy was, and continues to be, an integral part of Joleen's recovery. Whether it's marching slowly underwater or stretching at the side of the pool, Joleen has committed herself to recovery.



After the car accident and her subsequent disability, even doing simple tasks, like washing the dishes, would wipe Joleen out for an entire day. Luckily, she has her son Elliot home with her to look after her and lend a helping hand with household chores.



Watch Joleen's video and explore our stories at guardianlife.com/2018

