

THE NYLIC Review

John Curry,
Chairman's Trophy
Winner



The difference you make

Widow carries on couple's shared dream

Family business legacy intact with buy-sell and trusted advisor



The difference

New York Life agents and financial advisors are at their best when they are laser-focused on a common purpose: helping consumers take risk off the table, and driving prosperity.



you make

One powerful measure of consumer satisfaction is how long business stays on the books—a sign that clients not only value their coverage, but the relationship they've built with their agent.

On the pages that follow, we share another metric: the voices of our policy-owners. In their own words, they reflect on the role life insurance has played in their lives—and the impact of the agents who guided them.

These stories affirm the power of trusted advice. In both examples, agents became true planning partners—helping families and business owners make confident decisions that brought peace of mind, even in the face of profound loss.

And while the needs evolved over time, life insurance was foundational in both cases.

A partner's sudden loss, a shared dream undeferred

BY ALEX PARKER-MAGYAR

1

Together, Allison and Johnny Davis formed a whole.

In building their small businesses, in living their shared passions, in raising their two children — each offered different strengths to elevate the other. The couple worked hard to build a life together for their family, and they were prepared for whatever came next.

Being prepared didn't mean that Allison was ready when Johnny died suddenly after falling ill while working at the family farm outside Richmond, VA. Nothing could have prepared her for that. But it meant that she'd be able to take time to grieve and be present for their children — not just in those first impossible days, but in the years to come.

A phone call with Angie Shay, CLU, ChFC, RICP, LUTCF, CAP, Chairman's Council, Richmond Office, let Allison know that everything was in place.

"Life insurance let us keep living," Allison says. "From that moment, I was able to take time off work and focus on stabilizing life for the children and finding our new normal. I didn't have to worry about making the mortgage, putting food on the table, or paying for basketball shoes or a farrier for the horses. I could focus on what mattered most: my family."

of college in 2005.

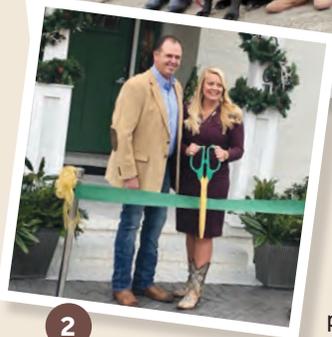
On Sundays, the two would drive east to Richmond as Johnny helped to run the family business: the Richmond Dragway. The historic racing strip was a favorite of local drag racing legends and weekend warriors alike. Generations of fans mingled in the bleachers over the roar of engines and — when Johnny and Allison took ownership a few years later — Johnny's booming voice over the loudspeaker.

For years, the couple spent weekends there working side by side. Allison was taught to pull out cars in the staging lanes and Johnny served as event director. Johnny's health problems were in the rearview mirror.

Allison, meanwhile, had built a thriving mortgage business soon after college. She helped make the American Dream a reality for families from all corners of the community. Rising tide.

Along the way, they started their own family. They were present and active parents in the lives of their daughter, Ainsley, and son, Sutton, but still found time to feed each other's passions. The couple restored and flipped houses on the side and maintained rental properties. Allison had the vision and raised the capital; Johnny would see the project through.

They were dreamers, go-getters. They were partners first and foremost. And they always had a plan.



Rising together

Allison, a mortgage loan officer, and Johnny, the owner/operator of the family farm, had been married for nearly 20 years. Their bond took root in the classroom at Virginia Tech, where they fell in love over agricultural economics and supply and demand.

Allison describes Johnny as "dynamic." He could lead any project in school, renovate a home, preach a funeral, fix any piece of machinery, support anyone who needed help. He always said a rising tide raises all ships, a favorite phrase that would become a family motto.

When doctors diagnosed Johnny with Hodgkin lymphoma during his senior year, Allison provided moral support and helped him navigate treatments. She joined him at morning radiation sessions and drove him back to campus. Johnny still made Dean's List; not even a cancer diagnosis could slow him down for long.

Johnny was declared cancer-free a few years out



**Life insurance
let us keep living."**

— Allison Davis

Shattered but not broken

Johnny was running the family farm full-time and building his first spec house in 2023 when, on a September afternoon, their partnership ended without warning. Johnny was 43 and had been in good health. He suffered a sudden fluid buildup in his lungs, which ultimately stopped his heart, and died a few hours later at the hospital. No forewarning. No time. Just gone.

Allison had lost half of herself. While still in shock and devastated at the magnitude of the loss, she quickly understood that the most important thing she could do was be a rock of support for Ainsley, then 15, and Sutton, then 10.

They had lost their father, but she was determined to make sure that every other aspect of their life would not be disrupted — that their home life, their school, their college plans, and overall sense of financial security would continue, no matter what.

Within hours of their father's passing, because of the planning she and Johnny had done with Shay, Allison was able to tell her children that life would go on. She told them they were going to be able to do everything they had been promised.

Because they were protected.

"Life insurance allowed me to keep things as normal as possible for the kids," Allison says. "Life insurance allowed me to breathe."

Growing the team

Allison and Johnny had met Shay some 13 years earlier. They had big dreams and a lot of energy, Shay recalls. They needed someone to help them develop a financial plan and

build guardrails around their ambitions to ensure that each new business or passion project they undertook supported their long-term vision.

The Davises found everything they could have asked for in Shay. They had someone in their corner to help them grow sustainably for the future and scan for the risks they didn't even know to watch for. "We liked to say that we were building our empire," Allison says. "Angie made sure our empire was protected."

With each new endeavor, whether it be a new property to flip or a development with the farm or mortgage business, Shay helped the family protect its growing assets. She developed a plan based around a mix of term and custom whole life. Though the initial policy featured a reduced face amount due to Johnny's cancer history, Shay built the policy to grow steadily over time. The family added disability insurance to further protect their income.

Shay loved seeing the couple in their element. "I've been blessed to work with a lot of different couples in my career," she says. "This was the definition of a complete and total partnership."

With Shay's guidance, each decision the Davises made focused on ensuring the family was taken care of, no matter what.

"Johnny and I were already an amazing team. We added Angie to that team to help guide us through our next phase," Allison says. "Life can throw you curveballs. Angie made sure that we were prepared no matter what life threw our way."



Angie made sure our empire was protected."

— Allison Davis

Driven to serve

Angie Shay's career is a testament to what happens when service is the starting point. Helping others — whether they be clients, colleagues, or members of her faith community — is simply her calling.



A 31-year agent and perennial Chairman's Council member, Shay has been an Eagle Financial Advisor since 2005. That same year, she became the first female Agent of the Year for the Richmond Office — a feat she repeated in 2007. She later became the first woman to achieve Senior Nylic status in the office's history.

She is a past national president of Women in Insurance & Financial Services (WIFS) and a 2024 AAC member. She dedicates countless volunteer hours to various faith-based organizations as well as her local church. A specialist in business and retirement planning, she takes pride in turning complex problems into simple solutions for her clients.

When she met Allison and Johnny Davis, she brought more than just deep expertise to the table — she brought the personal commitment she offers every client and every organization for which she volunteers.



1) The Davis family at their farm outside Richmond, VA. 2) Johnny and Allison Davis open a new office for her mortgage loan business. Johnny fully renovated the space to allow Allison to work closer to home and the farm. 3) Johnny and Allison prior to attending a football game at their alma mater, Virginia Tech. 4) Shay meets with Davis at her dining room table. 5) The Davis family around the time they began estate planning with Shay. 6) Allison and Johnny at a Virginia Tech football game.

Moving through loss

When the unexpected struck that September afternoon, the protection the Davises had secured through New York Life allowed Allison to focus on the things that mattered most.

It allowed her to bring her full attention to her family, her own grief, and immediate tasks that required her attention, such as final arrangements. Johnny had meant so much to so many in the community that she struggled to find a venue large enough to host everyone who

wanted to honor his memory. In the end, more than 800 people came out to pay their respects. His service was watched via livestream across the U.S. and beyond — Johnny's reach was far and wide.

Shay was also a source of comfort. Allison says she knew instantly upon calling Shay — even before knowing all the

details of the insurance they had put in place — that her family was going to be OK financially. And that meant everything to them.

"You never get past the loss," Allison says, "but you can move through it. Life insurance allowed us to stay as normal as possible as we began the healing process."

Life insurance was the rising tide.

Without that protection and Shay's financial guidance, Allison says the period after Johnny's death would have included a fire sale of many of the assets the couple had worked so hard to accumulate over the years. Instead,

7) Johnny at one of his favorite places, the Rappahannock River, where he acquired and restored a riverside cottage for the family, The Rising Tide.

she was able to take several months off work to regroup and move forward.

In those months, she familiarized herself with Johnny's oversight of the farm — its equipment, vendors, and the people in the community who could help out. Ainsley and Sutton watched with amusement and then admiration as their mother began to operate the skid loader their father used to drive.

Today, neither child takes for granted that they were able to continue on with their usual activities, let alone stay in the home in which they were raised, and still look forward to college. Life continued on as normally as it could have, under the circumstances.

Shay points to a barn toward the back of the Davis property. The structure has sat there for years, she says, but it had been one of Johnny's passion projects to refurbish it eventually. Allison, in addition to keeping her family, her business, and the farm afloat, has been able to see that dream through in the past year.

"Life insurance buys time," Shay says. "It buys time to spend with your family, to continue forward, to do the things that you need to do. Nothing else can give you that." ■



Life insurance buys time. Nothing else can give you that."

— Angie Shay



Your work speaks for itself. These organizations amplify your voice.

Behind every policy delivered and every family protected is the story of how agents and advisors make an impact. That's the idea driving two national organizations that shine a light on the essential work life insurance agents do every day. Two nonprofits, Life Happens and the American Council of Life Insurers (ACLI), are helping to ensure that your stories are told, honored, and elevated.

Through its Real Life Stories video storytelling series, Life Happens showcases true accounts of families whose lives were forever changed by life insurance, and the professionals who helped secure it.

These short videos put on full display for a national audience the difference you make in your clients' lives. Each narrative becomes part of a national effort to educate the public about why coverage matters, not in theory but in practice.

At the policy level, ACLI is working to make sure those stories translate into impact. Representing the vast majority of the U.S. life insurance industry, ACLI advocates for public policies that protect families and expand access to financial security. Their "We Put Life Into America" campaign reminds lawmakers and communities alike that the industry's influence is

more than economic — it's deeply human.

Davis and Shay are featured in an ACLI national advertising campaign.

Life Happens, meanwhile, will highlight the service of 2025 Council President Braden Draggoo, Eastern Washington Office, to a young family who lost a father and husband. Both organizations speak to what every Nylic already knows: This is work that matters.

To submit a client story to the Life Happens Real Life Stories campaign, visit <https://lifelifehappens.org/real-life-stories/> submit. To explore ACLI's advocacy work, visit <https://www.acli.com>.