



Through the deep valley

Dale White enjoyed a six-figure income in financial services and built a comfortable life for his family in Portsmouth, Va. Then, he says, a business failure and personal bankruptcy “created some stress that finally came home to roost.”

Dale co-owned a mortgage banking company that was gearing up for a joint venture — but the deal fell through after the prospective partner was acquired.

“We had all this overhead in place to do the deal with them, and we tried to replace it and it just didn’t take,” Dale says. As he struggled to rebuild his career, Dale battled an even more personal challenge: Doctors diagnosed him with clinical depression.

“At some point,” he says, “the body said, ‘Enough’s enough, Dale, I can’t keep up with all you’ve done and gone through. You need to take a time out.’ That time out was a lot longer than I would have ever thought.”

Starting in 2003, Dale couldn’t work for nearly two years. As he focused on recovering, his individual disability income insurance policy helped cover household obligations. Dale is thankful he had his own policy, because group disability income coverage he had through a previous employer terminated

when he left the job. Dale also was denied but later qualified for Social Security disability benefits — which he received only with an attorney’s help and after returning to work.

“I’m grateful to be back and productive.”

The individual disability income insurance “was a real positive,” Dale says. “Even though I couldn’t work, I had some monies coming in to provide for the family.”

Now past his “very deep valley experience,” Dale is a top sales agent for a large health insurer. He’s a church volunteer and considers himself “blessed” with family, including his wife, three adult sons, two daughters-in-law and a grandson.

Dale appreciates financial protection more than ever. His disability income insurance premiums were waived while he was receiving benefits, and he plans to keep the policy “for as long as I’m here on this earth if I ever need it again.” He also converted half a term life insurance policy to permanent coverage to further help prepare for the unexpected.

“I was always very much on top of my game but hit a brick wall,” Dale says. “That disability income insurance was one of the main things that enabled me to rest and recuperate without additional stress. I’m grateful to be back and productive and still have the insurance to help with something else that nature drums up.”

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