

# Because Life Happens



"I became a doctor because I was born to be a doctor," says Valerie King. But not long into her career as an emergency room physician, ulcerative colitis made it impossible for her to continue practicing medicine.

Thankfully, Valerie had disability insurance, which replaced a portion of her income and allowed this single mom to continue providing for her three daughters. "I was able to pay the mortgage, put food on the table and give them a great education because of my disability insurance policy," she says.

"Disability insurance is the most important insurance you'll ever buy, because without your income, nothing else works," adds Valerie.