

The Danny Riley Story

When Life Came Unraveled, The Principal® Threw Me a Lifeline!

What do you do when you're at the height of your career and suddenly lose everything due to an unexpected disability? Many people would give up, accepting their monthly disability income insurance benefit for the duration of their disability. Danny Riley did not. Danny wants more out of life. He wants to conquer his disability and build a new life. Principal Life Insurance Company was there for him and is helping him do just that. Here is his story . . .

If you're like most people, you probably don't think about disability income insurance, and you probably think that a disability will never happen to you. But it does strike. And it strikes real people. In fact, it struck Danny Riley recently when he was at the height of his career as a corporate executive.

After completing an undergraduate degree in Sociology, a Master's degree in Religious Education, and a PhD in Sociology from Duke University in North Carolina, Danny did some freelance consulting work and taught at the University part-time. He was unsure where life was leading him, but along came a great opportunity for the 30-year-old PhD, and he accepted a position at a large firm.

One of the perks of his new career was the ability to purchase insurance with some of the premium paid by his employer. Shortly after starting, an insurance agent contacted Danny about disability income insurance. The agent represented many companies, including Principal Life. Danny didn't know much about the company but looked at the profile the agent left behind.

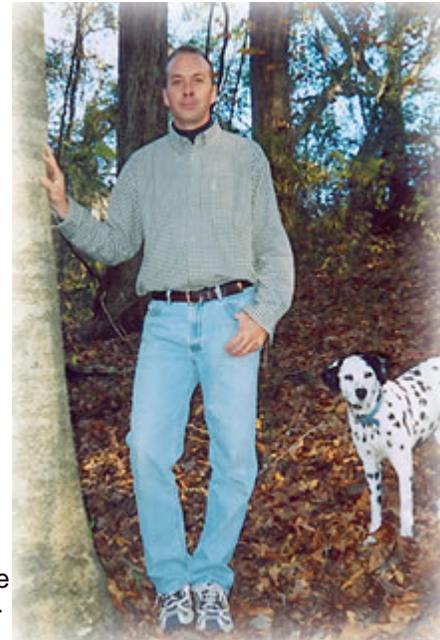
"I'm not a Wall Street guy, but in graduate school they taught me how to be a critical thinker," Danny said. "After reviewing the profile, I came to the conclusion that Principal Life has a solid past, a stable presence about them, and therefore, a reasonably solid future. So I took out the policy, which had a pretty significant premium attached to it, and I didn't know much else about it," he said.

A Bump in the Road

A couple of years went by before Danny's world started to come apart. He had reached a point in his life when there were too many things happening-none less important than the others-and he found himself unable to control them. And then came the crash.

"I lost my ability to function cognitively and concentrate at work, which affected my ability to bring home an income and sustain my lifestyle. My house, my car, my land, etc., based on an income of nearly \$100,000, all seemed to dwindle away overnight," Danny said. "And to top that off, I went to a neurologist who then referred me to a psychiatrist. I thought to myself, 'you've got to be kidding. I'm as stable as they come.' Come to find out, I was diagnosed with an organic brain disease. Life, as I knew it, had come unraveled," he said.

After a grieving process, many hassles with his employer, a divorce, and a lot of out-of-pocket expenses, things unraveled even more for Danny. His life had gone from being beautiful to a lot of uncertainty. Life was literally yanked out from under him. It was at this point that he decided to call the toll-free disability claims number for Principal Life.



"I remember calling Principal Life for the first time and talking to a very nice woman. I said I didn't know if I should be filing a claim because I have been told I am disabled, but I don't know if I qualify. She could have easily discouraged me but did not. Rather, she embraced where I was, encouraged me to apply, and walked me through the whole process," Danny said. "She was the one person who threw me a lifeline and my first introduction to Principal Life. When I called, I didn't go through a voice prompt. I got a real person and real answers. Before that, I just had an abstract policy in a plastic binder that I kept with my important papers," he said.

One of Life's Little Mysteries

Not long after Danny went on claim, he was helping a friend clean up some land near a 40-acre scrap yard of recycled steel and copper. It had everything from farm implements to car bumpers. "It was pure heaven," Danny said. "I was just amazed and felt like a kid in a candy store." Danny bought some scrap metal and a used welder. "The next thing you know, I'm hammering and pounding. And that was the beginning of my metal sculpting," he said.



Danny had worked with metal but never taken a class on welding, metalworking or metal sciences. In fact, he has never taken an art class in his life. But he purchased a tutorial on metal work and metal science, and from all of that emerged his first piece of art - a rose. "When I showed it to a few people, and got a 'wow' response, I knew that I had to go on creating things and bringing them to life," Danny said. People were especially in awe when they learned that the rose was made from scrap metal.

"Having always been a fighter, I decided early on that I wasn't going to roll over and play dead and say that I suffer from a disability," he said. "I decided I was going to embrace it. I was determined to consider it an ability as opposed to a disability."

Danny has been a closet poet and freelance writer for years as well as a member of the Songwriter's Guild. "I have a lot of creative energies, and this disease helped me decide that I was going to use them to do something good. The Claims staff at Principal Life has not only encouraged me in this direction, they've nudged me when I thought I couldn't," he said.

A New Career Emerges

In the beginning, Danny was skeptical about being perceived as an artist. He approached each sculpture as he used to do with research on a dissertation. "I stayed critical of it until it could stand on its own," Danny said. "The bottom line is the 'wow' impact you get when you put a piece in front of an end user. Do they want to touch it? Do they want to hold it? Do they want to own it? So far the answer has been overwhelmingly 'yes' with pieces I've displayed in a local gallery. I even received feedback from the art world. I thought they would clip my wings and send me home, but they didn't. Everyone has embraced me."



Danny has displayed his work at several public and private museums and galleries in South Carolina, and he features and sells his creations at various carefully chosen galleries. He also gets commission referrals through the galleries as well as through local and state art councils that endorse his work. Making the future look even more promising are requests for larger commissioned works.

"I was recently asked to submit a proposal on a sculpture for a new college campus in Columbia, South Carolina," Danny said. "They want a sculpture valued at around \$30,000. I've submitted materials, dimensions, weight, a 3-dimensional drawing, etc., valued at \$22,500. I don't know at this point whether I have been awarded the project, but it is these endeavors that promise to make me independent again."



What's Next?

Danny's goals include purchasing a larger workspace where he can lay out bigger projects and work on more than one project at a time and still have adequate storage space. He also envisions an established reputation in the art world and a client base that exceeds the Southeast.

"Throughout my disability, Principal Life and its Claims department have constantly asked how they can help and what they can do next," Danny said. "They've helped me come up with a legitimate methodology for getting from point

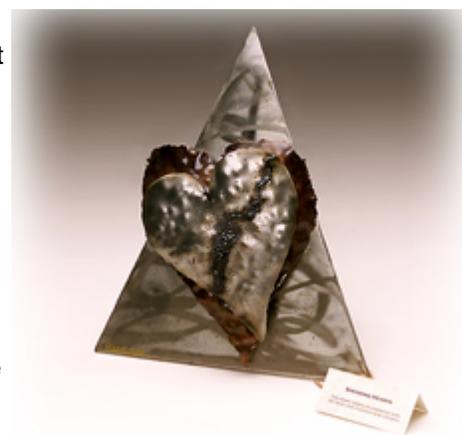
A to point B. They've also realized that my sculpting is not a hobby that I want to turn into a business. Rather, it is a legitimate endeavor that can be a profitable, viable entity that not only allows me to become who I was created to be, but also and most importantly, to go off of claim—not for a short period, but for the rest of my life. I am close to doing that," he said.

Why Disability Insurance?

"Principal Life has been there for me, and without them and the support from Claims personnel, I would not be where I am today," Danny said. "When I cash my check, I don't worry about it bouncing or that I'm going to get a letter describing some accounting procedure. I go to bed at night knowing that I'm dealing with a company that is stable.

Principal Life also supported me when I was considering some other cognitive therapies and said, 'let's research it, find out what it does, and what the cost is. Maybe we can offset the cost.' So they have left no stone unturned. They've also been very supportive in helping me research galleries and turn this latent talent into a full-time income generator—services I otherwise would not have been able to afford," he said.

"I now think that I was granted this disease for a reason and should embrace it and use it rather than run from it. Now I'm not saying to everyone that if you get sick you will become an artist. The message, though, is that there is hope. With a disability, there will always be struggles and devastation. But disability insurance can do one thing. It can remove your financial problems and burdens. For me, Principal Life cared and was there for me," Danny said.



Today, with help from Principal Life, Danny has established Rusty Fish Metal Art in Mullins, South Carolina where he works out of his new studio. For more information about the artwork produced by Danny, take a look at his website, www.rustyfishmetalart.com. Disability income insurance was, has been, and continues to be his only lifeline for being able to achieve that.