



Office of Civil Rights

DVBE Insurance and Financial Services Spotlight

In honor of Veterans Day, the Caltrans Office of Civil Rights spotlights Disadvantaged Veteran Business Enterprise owner Lenny Dean.

After spending 13 years defying gravity flying high-speed military jets in the 1970s and early 1980s, Disadvantaged Veteran Business Enterprise (DVBE) owner Lenny Dean suffered a compressed spine.

U.S. Marine Major Dean flew the F4 Phantom and F18 Hornet, which he described as having the acceleration of a Tesla – times three. The 1979 Top Gun graduate received his Navy Aviator Wings and was stationed with the United States Marine Corps Fleet on the West Coast.

“It was a dream come true, and a thrill every flight,” he said, “But it was hard work pulling 6 to 7 Gs [Gravity force] for hours, then landing on a carrier.”

It also came with a price.

In 1983, he separated from the Marines and began a career in financial services. For 20 years, Dean worked for Principal Financial Group. Even though the job was not physical, he was still in excruciating pain from his years as a pilot. He had a hip replacement due to damage to his spine. The Veterans Administration deemed him 70% disabled, and in 2009 Dean had his spine fused. While recovering from that surgery, he and his wife, Deborah Bennett, started the DVBE [Dean Bennett Insurance and Financial Services](#) to help others get insurance and financial assistance.

“I have retired three times,” said 74-year-old Dean. “But I gained so much knowledge getting my Certified Financial Planner credential, that I feel obligated to share it and help others.”

When Dean, who has a bachelor’s degree in Kinesiology from California State University, Long Beach, started learning about the DVBE program, he said he had no idea where to start. “It is difficult, being a small service business,” he said. “You have to understand how the DVBE program works, and how marketing works.”



His wife, a retired District Attorney Criminal Investigator, gained so much knowledge handling Dean's medical benefits, that she added those to their business' services. She said medical insurance is difficult to understand, and billing errors are common and frustrating. Veterans often come to Dean Bennett Insurance and Financial Services to pair their Medicare and Veterans Administration assistance together to have more comprehensive benefits.

"A lot of people don't understand their options," Bennett said. "We work with a lot of seniors and veterans. We go the extra mile because we know from personal experience how important it is. It is very rewarding to help others."

Dean said financial services is a good line of work for a disabled veteran.

"I don't have to carry 100 pounds," he said. "All I have to do is talk and write."

Dean Bennett Insurance and Financial Services is based out of Sacramento, but fittingly serves clients all over the country.

For information regarding certification as a Disadvantaged Veteran Business Enterprise visit [Caltrans' website](#).