



EXCEPTIONAL RISK ADVISORS

ACCIDENTAL DEATH ESTATE TAX LIABILITY

Client

A 51-year-old business owner in the Northeast sold his business for \$125M and created an estate tax liability exceeding \$50M.

Situation

The advisor on the case was introduced to the client for traditional estate planning, however, due to the client's upcoming travel schedule, the client's family office recommended considering an Accidental Death policy to hedge the tax liability to the client's estate in the interim.

Assessment

With coverage ranging from \$0.85-\$1.30/1,000 for up to \$30,000,000 of coverage, the client found it prudent to secure coverage immediately should he pass away by way of accident while procuring life insurance domestically.

Solution

Working with the advisor on the case, Exceptional Risk Advisors presented several options and the client ultimately went with a custom \$20 million accidental death solution for the business owner for a 12-month period while traditional whole life insurance was being underwritten and issued.

Result

With an immediate solution available, the advisor was able to win the case and secure the client. The accidental death coverage provided 24/7 worldwide protection and gave the client and his heirs peace of mind knowing they would be covered during the patriarch's travels and while the estate plan was completed.

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