



**HIGH LIMIT INCOME PROTECTION
AUTHOR & EDITOR**

Client

A journalist, editor, and author in their mid-40s with an annual income exceeding \$2 million.

Situation

The client, having achieved literary success, recognized the importance of safeguarding their future earnings against unforeseen accidents or illnesses that could potentially lead to significant wealth erosion. Balancing roles as a writer and editor, the client sought a tailored solution to protect their income stream.

Assessment

Due to the nature of the publishing business, domestic disability income protection markets would not offer the author coverage. Recognizing the potential financial impact of a disability, the advisor on the case embarked on finding a specialized solution to ensure the client's ability to write and earn income would be secured in the face of the unexpected.

Solution

Exceptional Risk Advisors developed and underwrote a personal high limit disability policy. This policy offered a monthly benefit of \$100,000 for a duration of 60 months, followed by a lump sum payment of \$4 million in the event the author was unable to fulfill their professional duties. The bespoke solution aimed to address the specific needs and income potential of the client.

Result

The advisor and client were both elated to have obtained a comprehensive policy. With the policy in place, the client could focus on upcoming projects without the looming concerns of potential financial setbacks. The policy provided peace of mind, ensuring the well-being of the client's family and estate, while allowing the client to continue their creative pursuits unhindered by financial worries.

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