



EXCEPTIONAL RISK ADVISORS

HIGH LIMIT INCOME PROTECTION HEDGE FUND MANAGER

Client

A 43-year-old hedge fund manager at a global investment management firm in Southern California.

Situation

The client, with annual earnings exceeding \$2.7 million, recognized the importance of safeguarding their future income. With potentially 20 years left in their career, this equated to protecting a \$54 million asset.

Assessment

The executive maintained \$35,000/month of coverage through a combination of group and individual domestic disability programs. The advisor on the case identified a substantial coverage gap, as the existing benefit would only cover approximately 15% of the highly successful hedge fund manager's current salary in the event of a serious illness or disability.

Solution

Exceptional Risk Advisors developed and underwrote a personal high limit disability policy that would deliver an additional monthly benefit of \$100,000/month to the client for a period of 120 months.

Result

With the new policy in place, the client could focus on developing, analyzing, and implementing investment strategies across the global platform of the firm. They could do so with the confidence that their family and their new affluent lifestyle were adequately protected.

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