



EXCEPTIONAL RISK ADVISORS

HIGH LIMIT INCOME PROTECTION INSURANCE EXECUTIVE

Client

A 45-year-old high-level executive at a national insurance company in the Mid-West.

Situation

The client, who's annual earnings exceed \$1.2 million, saw the need to protect his future income. With a possible 10-15 years left in his career, for the advisor this meant protecting an almost \$20 million asset.

Assessment

The executive maintained \$20,000/month of coverage through a combination of group and individual domestic disability programs. The advisor on the case saw a huge gap in coverage, the benefit would only cover 20% of the highly successful executive's current salary if he became seriously ill or disabled.

Solution

Exceptional Risk Advisors designed and underwrote a personal high limit disability policy that would deliver an additional monthly benefit of \$40,000/month to the executive for a period of 120 months or to age 65.

Result

With the policy in place, the client could concentrate on managing the strategic direction of the company, knowing that his family and their affluent lifestyle was protected.

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