



HIGH LIMIT INCOME PROTECTION ORTHOPEDIC SURGEON

Client

A 41-year-old orthopedic surgeon in the Pacific Northwest.

Situation

The client, who's annual earnings were over \$900,000, saw the need to protect their future income. With a minimum of 20 years left in their career, this meant protecting a future asset of over \$18 million.

Assessment

The surgeon maintained \$20,000/month of coverage through Guardian and Berkshire within the domestic markets. The advisor on the case saw a huge gap in coverage, the current benefit would only cover roughly 25% of the highly successful surgeon's salary if they suffered a serious illness or disability.

Solution

Exceptional Risk Advisors designed and underwrote a personal high limit disability policy that would deliver an additional monthly benefit of \$25,000 to the surgeon for a period of 60 months followed by a lump sum of \$1.5 million.

Result

With a comprehensive income protection plan in place, the client could focus on the delicate nature and minutiae of each surgery, knowing that their family and affluent lifestyle were protected should they become permanently disabled.

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