



## PERMANENT TOTAL DISABILITY MLB PITCHING PROSPECT

### Client

A 20-year-old pitching prospect in an MLB organization poised for rapid advancement through the minor leagues.

### Situation

Following a breakout 2025 season highlighted by a 2.45 ERA and elite strikeout-to-walk performance, the player's long-term earning potential rose significantly. His advisor recognized the need to protect future contract value early in his career, especially given the heightened injury risk for young pitchers.

### Assessment

The advisor, agent, and financial team identified permanent total disability coverage as essential to safeguarding the player's projected MLB trajectory. Early-career protection was prioritized so coverage could expand as his contract value and prospect ranking continue to grow.

### Solution

Exceptional Risk Advisors secured \$2.5 million Permanent Total Disability (PTD) coverage with a Critical Injury (CI) rider of up to \$250,000. The policy was designed to offer a lump sum benefit after a 12-month elimination period in the unfortunate event the client suffered a permanent total disability. The CI rider further enhances coverage, providing a one-time-only benefit for specific accidental bodily injuries. The structure provides immediate foundational protection and is designed to scale as the player progresses toward a projected MLB debut in 2028.

### Result

The client gained confidence knowing his future earnings are protected while he continues to develop his fastball, sweeper, and split-changeup. With scalable coverage in place, the advisor can increase protection annually as this rising prospect advances toward a potential front-of-the-rotation career.

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