



## EXCEPTIONAL RISK ADVISORS

### PERMANENT TOTAL DISABILITY POLICY NFL PLAYER

#### **Client**

A key defensive lineman on an NFL team in the middle of a lucrative career.

#### **Situation**

The Super Bowl Champion player was coming off a tremendous season and signed a 3-year extension with his team for \$28 million with only \$12 million guaranteed. To protect himself and the non-guaranteed portion of his contract, he needed an insurance policy in place before he hit the field again in the fall.

#### **Assessment**

Due to the physical nature of the sport, it was made apparent that if the player suffered an injury or illness resulting in a permanent total disability, then \$16 million of the non-guaranteed money would be lost.

#### **Solution**

Exceptional Risk Advisors worked with the player's insurance advisor and representative to develop a \$7 million permanent total disability policy that bridged the gap of unprotected income in the event the player became permanently totally disabled.

#### **Result**

This tax-free benefit gave the player peace of mind that if he suffered a serious injury or illness while playing football, his current contract and lifestyle would be protected.

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