



HIGH LIMIT DISABILITY PROTECTION AMERICAN ACTRESS & SINGER

Client

An award winning American actress and singer in her early 40s.

Situation

The client, who pivots between film, cable TV, Broadway and voice acting, saw the need to protect her future income. The actress was earning \$300,000/episode in her latest TV project, and averages 2 to 3 multi-million-dollar film projects per year, with some of her biggest on the horizon. Should an unforeseen accident or illness occur and leave her disabled, the impact would result in tens of millions of dollars in wealth erosion.

Assessment

Due to the nature of the entertainment business, domestic disability income protection markets would not offer the actress coverage. The advisor on the case was seeking solutions to insure the actress and singer's voice to protect the client's ability to perform and earn future income.

Solution

Exceptional Risk Advisors alleviated the clients concerns by designing and underwriting a personal high limit policy that would not only protect her voice, but her whole body should a disabling event occur. The policy was designed to deliver a monthly benefit of \$200,000 to the actress for a period of 60 months with a lump sum of \$8 million at the end of the monthly benefit period.

Result

The advisor and client were both thrilled to have obtained a comprehensive policy. With the policy in place, the actress and singer could rest easy knowing her future estate was well secured.

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