



EXCEPTIONAL RISK ADVISORS

HIGH LIMIT DISABILITY PROTECTION COLLEGE FOOTBALL COACH

Client

College head football coach of a Division I school in his early 50s.

Situation

The client whose contract extension increased his salary potential to \$2 million, sought to protect his generational wealth from the event of an injury or illness.

Assessment

In addition to coaching on the field, the client was responsible for recruiting and often on the road. Due to the nature of the work, the college coach was not eligible for university group disability plans and therefore needed an alternative for coverage. The advisor on the case sought to insure the client and protect his ability to coach and earn a paycheck.

Solution

Exceptional Risk Advisors alleviated the clients concerns by designing and underwriting a personal high limit policy that would not only protect the client, but the client's children and their children. The policy was designed to deliver a monthly benefit of \$50,000 to the coach for a period of 60 months with a lump sum of \$2 million at the end of the monthly benefit period.

Result

With the policy in place, the client could concentrate on coaching and recruiting knowing he and his family were protected.

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