



EXCEPTIONAL RISK ADVISORS

HIGH LIMIT INCOME PROTECTION INVESTMENT MANAGEMENT EXECUTIVE

Client

A 46-year-old high-level executive at an investment management firm in New York City.

Situation

The client, who's annual earnings exceed \$2.6 million, saw the need to protect his future income. With a possible 10-15 years left in his career, for the advisor this meant protecting an almost \$40 million asset.

Assessment

The executive maintained \$35,000/month of coverage through a combination of group and individual domestic disability programs. The advisor on the case saw a huge gap in coverage, the benefit would only cover 16% of the highly successful executive's current salary if he became seriously ill or disabled.

Solution

Exceptional Risk Advisors designed and underwrote a personal high limit disability policy that would deliver an additional monthly benefit of \$80,000/month to the executive for a period of 120 months or to age 65.

Result

With the policy in place, the client could concentrate on providing risk management solutions to his clients worry-free, knowing that his family and their new affluent lifestyle were protected.

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