



## HIGH LIMIT DISABILITY PROTECTION AMERICAN SINGER & SONGWRITER

### Client

An award-winning singer, songwriter, actor and record producer in his late 30s.

### Situation

The young entertainer, who just wrapped up a tour of his new album and announced joining a hit cable TV show which averages \$800,000/episode, saw the need to protect his future income. Should an unforeseen accident or illness occur and leave him disabled, the impact would be devastating.

### Assessment

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

### Solution

Exceptional Risk Advisors alleviated the clients concerns by designing and underwriting a \$12 million personal high limit policy that would protect the client should a disabling event occur. The policy was designed to deliver a monthly benefit of \$100,000 to the singer for a period of 60 months with a lump sum of \$6 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 singer and songwriter could focus on his upcoming projects knowing that his family and their affluent lifestyle was protected.

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