

# NATIONAL FOOTBALL LEAGUE HIGH LIMIT DISABILITY COVERAGE

The average NFL player's career is only 3 years, leaving little time to earn and build wealth. The strenuous physical demands of the game can result in a career-ending injury, which could further limit a player's earning potential. Players require unique insurance policy to protect future earnings and preserve wealth.

Exceptional Risk Advisors, LLC designs and underwrites a disability insurance for athletes to protect these modern day gladiators in the event they become seriously ill or permanently injured.

## COVERAGE INCLUDES:

- ◆ Permanent Total Disability (Career ending)
- ◆ Loss of Value (Due to injury/illness)
- ◆ Accidental Death & Dismemberment
- ◆ Available for NFL and top NCAA players



## CASE STUDY

A 26 year-old NFL player signed a \$13,000,000 contract, of which \$7,000,000 is guaranteed. With the risk of a career ending disability preventing the player from earning the full contract value, his advisor sought disability coverage to protect the player's non-guaranteed earnings. Exceptional Risk Advisors, LLC provided a disability policy that would pay a \$3,000,000 lump sum benefit in the event the player becomes permanently disabled.



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