



EXCEPTIONAL RISK ADVISORS

BUY-SELL DISABILITY POLICY PAVING & EXCAVATING COMPANY

Client

Three business partners of a New Jersey paving & excavating company.

Situation

The partners' buy-sell agreement required each partner's equity within the company valued at \$15 million to be repurchased after 12-months of disability.

Assessment

Working closely with the advisor and the client, it was determined that the partners needed a plan that would afford them both time to recover from a debilitating event or diagnosis and fund their agreement.

Solution

Exceptional Risk Advisors designed three "own occupation" buy-sell disability insurance policies for the partners to provide an additional lump sum benefit above and beyond the in-force U.S. coverage after a 12-month waiting period.

Result

The partners of the business could rest easy knowing that they had a real solution in place in the event one of them became disabled.

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