



EXCEPTIONAL RISK ADVISORS

BUY-SELL DISABILITY POLICY MOVING & STORAGE COMPANY

Client

Two siblings, aged 50 and 55, co-own a highly successful moving and storage company in the Midwest.

Situation

The company was valued at \$15 million and due to the familial relationship; no domestic solution was available for the client. The advisor wanted to ensure that if either of the siblings faced a debilitating event or diagnosis, there would be a clear and financially sound path forward for the business and their families.

Assessment

The advisor on the case recognized the importance of crafting a comprehensive plan that would provide financial support to the disabled partner and facilitate a smooth transition of ownership in case of disability. It was essential to create a solution that allowed both partners the time to recover and protect the business's value.

Solution

Exceptional Risk Advisors designed two “own occupation” buy-sell disability insurance policies for the siblings providing a lump sum benefit of \$7.5 million each after a 12-month waiting period.

Result

With the policies in place, the partners gained peace of mind knowing that their company's future was secure, even in the face of an unexpected disability. This solution not only protected their financial interests, but also ensured the continued success and stability of their thriving moving and storage business.

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