



## EXCEPTIONAL RISK ADVISORS

### HIGH LIMIT INCOME PROTECTION BUSINESS OWNER

#### **Client**

A 44-year-old highly successful business owner.

#### **Situation**

The client, who's annual earnings exceed \$1 million, saw the need to protect their future income. With a possible 20 years left in their career, for the advisor this meant protecting a \$20 million asset.

#### **Assessment**

The business owner maintained \$25,000/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 less than 30% of the highly successful business owner's current salary if they 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 \$25,000/month to the business owner for a period of 120 months.

#### **Result**

With the policy in place, the client could concentrate on running their business worry-free, knowing that their family, estate, and their new affluent lifestyle were protected.

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