



## HIGH LIMIT INCOME PROTECTION ATTORNEY

### Client

A 46-year-old high-level attorney at a corporate law firm in New York City.

### Situation

The client, whose annual earnings exceed \$2.6 million, saw the need to protect their future income. With a possible 15-20 years left in their career, for the advisor this meant protecting a \$40 million asset.

### Assessment

The attorney maintained \$35,000/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 16% of the highly successful attorney'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 \$75,000/month to the attorney for a period of 120 months or to age 65.

### Result

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

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