



## EXCEPTIONAL RISK ADVISORS

### PERMANENT TOTAL DISABILITY MLB SHORTSTOP

#### Client

A promising young professional baseball shortstop.

#### Situation

As the athlete's career advanced, the current franchise made significant efforts to secure his long-term commitment with a guaranteed offer exceeding \$150 million. Despite being a few years away from free agency, the advisor on the case recognized the importance of safeguarding his future contract against unforeseen risks.

#### Assessment

The advisor, working collaboratively with the player's agent and financial advisor, was challenged to ensure adequate permanent total disability coverage. This coverage would serve as a protective measure in the event of a career-ending injury or illness.

#### Solution

Exceptional Risk Advisors developed a two-year, \$12 million permanent total disability insurance policy plus a Critical Injury rider of up to \$500,000. This policy was meticulously designed to offer a lump sum benefit in the unfortunate event of the player suffering a permanent total disability. The Critical Injury rider further enhances coverage, providing a one-time-only benefit for specific accidental bodily injuries.

#### Result

The advisor, agent, financial advisor, and player were all thrilled to have obtained a comprehensive policy. With this policy in place, the baseball shortstop could dedicate himself wholeheartedly to the sport he loves, knowing that he was now shielded against the potential financial fallout of a career-ending injury or illness. This added layer of protection not only contributed to the player's peace of mind but also enhanced the overall stability of his professional and financial future.

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