



## HIGH LIMIT DISABILITY PROTECTION AMERICAN SINGER & SONGWRITER

### **Client**

A young American singer-songwriter in his early 20s with a breakout album, a billion-stream hit, and a rapidly rising net worth.

### **Situation**

Now in the middle of an international tour, the client's ability to perform and create music is the core driver of his income and long-term financial trajectory. With his earning power accelerating, the advisor on the case recognized the importance of safeguarding his future income. An unforeseen accident or illness resulting in disability could have a devastating financial impact.

### **Assessment**

The client needed a solution that reflected both his current earnings and his substantial future potential. The advisor sought a solution that would insure not only the singer's voice but his full body – ensuring comprehensive protection for his ability to perform and generate income.

### **Solution**

Exceptional Risk Advisors addressed these concerns by designing and underwriting a \$13 million personal high limit disability policy. The policy provides a monthly benefit of \$50,000 for 60 months, followed by a \$10 million lump sum permanent total disability benefit.

### **Result**

The client now has specialized high-limit protection that shields the value of his talent and future earnings. His advisor also has a scalable foundation that can grow alongside him as his international profile continues to expand.

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