



EXCEPTIONAL RISK ADVISORS

Letter from the CEO

First, we would like to express our sincere gratitude for your long-term support of Exceptional Risk Advisors. Our clients, partners and team members mean the world to us.

In February of 2007, our focus was to become leaders and innovators in specialty insurance for the Sports, Entertainment and Corporate world. We set forth to challenge the status quo, to improve the solutions being offered by the marketplace, and to design the highest *quality* products, backed by the most *secure* carrier partners in the world.

Over the last few years, we delivered exciting changes by pressing the envelope in product development. Our team is thrilled to announce the exclusive rights to the only 10 year term disability product backed by the security of Munich RE. In strengthening our sports programs, our sports division has expanded its' college and professional sports underwriting facility to offer advisors higher limits, coupled with increased speed and greater design flexibility. Our executive, entertainment and professional disability programs recently evolved to include new features and enhanced policy language, and our guaranteed standard issue disability team provides industry leading service and support for executive benefit specialists and their enrollment teams.

As we continue forward, we stand eager to familiarize you with some of the changes you'll see in the coming months. Exceptional Risk Advisors' new logo celebrates the next chapter of growth with our advisors, partners and team members. Our commission department is being streamlined to provide 21st century commission delivery, and our underwriting team recently created a new document submission platform to provide advisors an easy to use secure web-portal for case submission.

We look forward to the next 10 years of growth. Thank you for your support.

Expect the Exceptional,

Edward A. Tafari
Chief Executive Officer