



EXCEPTIONAL RISK ADVISORS

PERSONAL INCOME PROTECTION DOCTOR & CEO

Client

A doctor who owns a dermatology lab in Arizona which specializes in diagnosing medical conditions through the research of skin and hair samples.

Situation

The client saw the need to expand his operation by adding additional clinics and testing labs. The expansion would be funded mostly from his personal income, estimated at \$2.3 million annually. However, should anything befall the investment, the financial loss would be devastating to the doctor's estate.

Assessment

Being the key component to the vision and expansion plans, the client needed a vehicle in place that would allow him to continue growing the business, while at the same time mitigating the risk that a disability would have on his personal assets.

Solution

Exceptional Risk Advisors alleviated this risk by designing and underwriting a personal high limit disability policy that would deliver a monthly benefit of \$115,000 to the doctor for a period of 60 months. The same policy would then provide a one-time \$5 million lump sum payment, bringing the total disability policy aggregate to \$11.9 million.

Result

As a result of having this policy in place, the client felt confident he had removed a major risk factor and was able to continue his plan of expansion knowing he had sufficient personal protection in place.