

HIGH LIMIT GOLDEN GAVEL COVERAGE

An attorney's ability to earn a substantial income is their biggest asset and should be protected as such. However, traditional insurers are often unwilling or unable to meet the income replacement needs of those in the law profession. Law firms are also at risk of losing their most valuable employees and partners to a serious disability.

Fairfield Green Enterprises partners with Exceptional Risk Advisors, LLC to offer solutions to mitigate these risks. Fairfield Green Enterprises and Exceptional Risk Advisors provide High Limit Disability solutions for law firms and attorneys above and beyond what traditional insurers provide. High Limit Key Person and Buy-Out Disability coverage is also available.

COVERAGE INCLUDES:

- Monthly benefits up to \$200,000 per month
- Own Occupation definition of coverage
- Elimination periods of 90, 180, and 365 days
- Benefit periods up to 60 months
- Lump Sum benefits exceeding \$25,000,000
- Key Person/Buy-Out coverage
- Individual or Group GSI coverage
- Residual benefit available



CASE STUDY

An attorney earning \$1,500,000 per year maintained \$25,000 per month of disability coverage in-force. The advisor was able to secure an additional \$50,000 per month of disability coverage to better protect the attorney's earnings.

CASE STUDY

A law firm sought to protect the partnership against the loss of their key rainmaker and named partner. With extensive knowledge and a sterling reputation, the firm feared the adverse effects that would result if the individual were to become disabled. Underwriters provided a \$10,000,000 Key Person Disability policy to the firm to help mitigate losses resulting from the lawyer becoming disabled.



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