

PERSONAL INCOME PROTECTION HIGH LIMIT COVERAGE

Your client's ability to earn a sizable income is his/her biggest asset, yet it is often taken for granted. Traditional insurers are often unable to meet the income replacement needs of high earners in the event of disability.

Fairfield Green Enterprises partners with Exceptional Risk Advisors, LLC to provide high limit disability solutions for your very affluent clientele. Coverage is available above and beyond what traditional insurers offer.

COVERAGE INCLUDES:

- Monthly benefits up to \$500,000 per month
- Elimination periods of 90, 180, and 365 days
- Benefit periods up to 60 months, plus lump sum benefits exceeding \$25,000,000
- Individual or Multi-Life Plans
- Residual Benefit Rider and COLA available
- Own Occupation definitions available

CASE STUDY

An executive made over \$2,000,000 per year, but had only \$15,000 per month of disability coverage in force. This represented less than a 10% income replacement ratio. The firm was able to secure an additional \$85,000 per month of disability coverage to better protect the executive's earnings.



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