

BUY-SELL DISABILITY HIGH LIMIT COVERAGE

Owners create a foundation of human capital that drives the success of the company. What happens to the company if one of the partners is disabled and their expertise is lost? The sophisticated advisor should consider Disability Buy-Sell Coverage to protect such organizations and the remaining partners.

Fairfield Green Enterprises has partnered with Exceptional Risk Advisors, LLC to design a high-limit Disability Buy-Sell policy to protect private and public organizations, law firms, and medical professionals from the risk of a career ending disability to an owner.

COVERAGE INCLUDES:

- Disability Buy-Sell – Limits to \$100,000,000
- Lump sum payouts beginning after 6,12,18 or 24 months.
- Our experts can manuscript policy wording to match a client's contractual obligation or other specific needs.

CASE STUDY

An organization had constructed a buy-sell agreement covering all 18 of its owners, ranging from \$300,000 to \$20,000,000. The firm designed Disability Buy-Sell policy on all the owners with an aggregate benefit in excess of \$50,000,000.

CASE STUDY

A large corporation with four equal shareholders sought to protect against the disability of any of the partners on a first to be disabled basis. With the business valued at nearly \$60,000,000, the firm designed a \$15,000,000 buy-out policy that would pay a benefit in the event of the permanent disability of one of the four principal owners.



EXCEPTIONAL
RISK ADVISORS

Fairfield Green Enterprises

Louis J. Stanzione, Ph. D

Private Wealth Advisor, Insurance and Financial Services Specialist

47 Maple Street, Suite L-19

Summit, NJ 07901

908-277-2603

lstanzione@fairfieldgreenenterprises.com

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