



EXCEPTIONAL  
RISK ADVISORS

# MULTI-LIFE DISABILITY GUARANTEED STANDARD ISSUE

An executive's ability to earn an income is their biggest asset and should be protected as such. Traditional disability income insurers are often unwilling or unable to meet all the income replacement needs of those executives.

Stonebrooke Wealth Management, Inc. working in conjunction with Exceptional Risk Advisors, LLC, has designed benefit equalization strategies for companies whose executives required a specialized approach to mitigate the risk of disability.

## COVERAGE INCLUDES:

- Multi-Life Guaranteed Issue Disability
- "Own Occupation" definition of coverage
- Lump Sum Benefits up to \$5,000,000 payable after 12 months of total disability
- Monthly benefits up to \$100,000 per month
- Premium Discounting
- Simplified underwriting process
- Bonus income, commission income, and other incentive based income can be covered.

## CASE STUDY

A successful organization sought to protect 16 owners with salaries ranging from \$575,000 to \$1,100,000. Utilizing traditional group long term disability and supplemental disability income, the company was limited to a maximum of \$35,000 per month of benefits, unable to achieve an adequate income replacement for its highest earners. Stonebrooke Wealth Management and Exceptional Risk Advisors delivered an easily administered, guaranteed issue high-limit disability solution to increase benefits, bringing all of the executives up to the desired income replacement of 65%.



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