

# PERSONAL INCOME PROTECTION

## HIGH LIMIT DISABILITY COVERAGE

The ability to earn a sizeable income is your biggest asset, yet it is often taken for granted. Traditional disability insurers are unable to meet the income replacement needs of high earners in the event of disability.

Stonebrooke Wealth Management, Inc. working in conjunction with Lloyd's of London Coverholder, Exceptional Risk Advisors, LLC, provides high limit disability solutions for high earning executives and professionals, successful entrepreneurs, attorneys and consultants. Coverage is tailored to meet each individual's unique profile and 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 could secure an additional \$85,000 per month of disability coverage to better protect the executive's earnings.



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