



THE SITUATION

Client sought to provide income replacement coverage for a high-powered CEO. Working with an individual whose earnings exceed \$1.3 million annually, traditional disability carriers were insufficient due to the client's high earning and current age.



OUR REVIEW OF THE SITUATION

We placed \$17,500/month of coverage through a combination of group and individual domestic disability programs, only representing a 16% income replacement in the event the CEO were to become disabled.



OUR RECOMMENDATION

We placed a Lloyd's of London personal high limit disability policy that would deliver an additional monthly benefit of \$47,500/month to the executive for a period of 60 months.



THE RESULT

Delivered a policy to safe-guard a supplementary \$2.8 million of after tax earnings for the client, his family, and their financial goals for retirement in the event he were to become disabled.

Tyler Horning

P: 419.794.1082 | E: thorning@tdclife.com