



EXCEPTIONAL RISK ADVISORS

PERMANENT TOTAL DISABILITY POLICY NFL PLAYER

Client

A key defensive lineman on an NFL team in the middle of a lucrative career.

Situation

The Super Bowl Champion player was coming off a tremendous season and signed a 3-year extension with his team for \$28 million with only \$12 million guaranteed. To protect himself and the non-guaranteed portion of his contract, he needed an insurance policy in place before he hit the field again in the fall.

Assessment

Due to the physical nature of the sport, it was made apparent that if the player suffered an injury or illness resulting in a permanent total disability, then \$16 million of the non-guaranteed money would be lost.

Solution

Exceptional Risk Advisors worked with the player's insurance advisor and representative to develop a \$7 million permanent total disability policy that bridged the gap of unprotected income in the event the player became permanently totally disabled.

Result

This tax-free benefit gave the player peace of mind that if he suffered a serious injury or illness while playing football, his current contract and lifestyle would be protected.