



## HIGH LIMIT DISABILITY PROTECTION AMERICAN ENTERTAINER

### Client

An award-winning singer, songwriter, actress and television personality in her mid-30s.

### Situation

The young entertainer, who pivots between touring, producing and appearing regularly on television, saw the need to protect her future income. Should an unforeseen accident or illness occur and leave her disabled, the impact could result in tens of millions of dollars in wealth erosion.

### Assessment

Due to the nature of the entertainment business, domestic disability income protection markets would not offer the entertainer coverage. The advisor on the case was seeking solutions to insure the singer's voice and whole body that would protect the client's ability to perform and earn future income.

### Solution

The Balaban Group alleviated the clients concerns by designing and underwriting a \$20 million personal high limit policy that would protect the client should a disabling event occur. The policy was designed to deliver a monthly benefit of \$100,000 to the singer for a period of 60 months with a lump sum of \$14 million at the end of the monthly benefit period.

### Result

The advisor and client were both elated to have obtained a comprehensive policy. With the policy in place, the singer and songwriter could focus on her upcoming projects knowing that her family and estate were protected.

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