



THE COMMUNICATOR

Unique Ideas for Unique Risks

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Business Uses for Guaranteed Issue Disability

Ever hear of a Guaranteed Issue Key Person Disability plan? How about Guaranteed Issue Business Overhead? Buy/Sell? While extremely rare in the traditional market, these applications are standard practice at Petersen International Underwriters. If you are able find these plans through traditional carriers, they are likely to be very limited in scope. With all of the perks of our [High-Limit Guaranteed Issue Disability](#) Insurance, it is a great sales tool when approaching businesses with multiple proprietors. Here are some examples of our plan's business uses-

Key Person

A pharmaceutical firm has 30 regional sales reps that it depends upon to keep strong relationships with clients. A loss of any one of them would cause a financial strain on the firm. PIU can place a guaranteed issue, lump sum benefit covering each of the reps.

Buy/Sell

A law firm has 100 attorneys, many of which are included in a stock option program, each averaging about 7% ownership of the company. PIU could fund a Buy/Sell Agreement to cover each of these stake holders with a disability plan issued on a guaranteed basis.

Business Overhead Expense

A medical management firm oversees 20 separate physician practices. Maintaining the expenses of any of the practices, should the physician become disabled, would be a collective financial hardship. PIU is able to place guaranteed issue coverage on each of the physicians to cover overhead expenses.

Other business uses include:

[Buy-In Funding](#)

[Contract Guarantee](#)

[Loan Indemnification](#)

[Salary Continuation Funding](#)

[Severance Agreement Funding](#)

and others

Visit our website or contact us to learn more about our High-Limit Guaranteed Issue Disability Insurance plan, and start placing this unique coverage with your business clients today.



Producer Bulletins

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Yes. We cover that.

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