



THE COMMUNICATOR

Unique Ideas for Unique Risks

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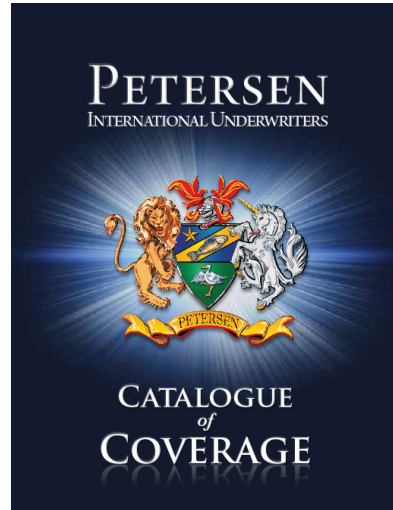
More Sales Ideas for a Strong Year

Review of PIU's 2012 Initiatives (Part II)

Buy/Sell PLUS

A new hybrid Disability Insurance plan that combines Buy/Sell Agreement protection with Key Person protection. The plan, titled "Buy/Sell PLUS," is the first of its kind seen in the Disability Insurance market, and was developed by Petersen International to provide streamlined underwriting and premium discounts.

Buy/Sell agreement disability funding is crucial for business partners who are often the key employees within the firm. As a leader in the Excess Disability Insurance market, Petersen International continues to innovate distinguished products that protect incomes.



Brand Protection

A new Death, Disability and Disgrace Insurance product from PIU indemnifies a firm against such perils of a highly-visible employee or representative. The new plan entitled, "Brand Protection" is the most recent addition to Petersen International's Contingency Insurance line of products.

Having a strong presence in the sports and entertainment markets, as well as the corporate market, led Petersen International to develop their Brand Protection plan, as it is commonly placed with spokesperson and endorsement contracts.

Loss of Future Earnings

The Loss of Future Earnings Disability plan is an entirely new approach to protecting one's income. PIU designed the product and is the first in the industry to offer it.

The Loss of Future Earnings Disability Plan fits the young professionals market by providing up to \$1 million of additional disability protection to offset the potential loss of future income. LFE insurance provides a very substantial benefit, but can be purchased for very modest premium. The process involves simplified underwriting for individuals and guaranteed issue for employee groups and associations, with electronic application available to all.

Pilot DI

A big enhancement to our Pilot Disability plan is a benefit option for permanent Loss of License, which is available as a stand-alone plan or in conjunction with a monthly benefit plan.

In the past, the best prescription of benefits available to pilots was a plan that would replace 65% of income for a period of up to 60 months. With this new feature, if a pilot does not recover and the disability is deemed to be permanent, then a lump sum benefit of as much as \$1,000,000 is available.

These and many of our other terrific sales ideas can help to push your year's production to the max. Contact us today for more information.