



THE COMMUNICATOR

Unique Ideas for Unique Risks

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Guaranteed Issue Supplemental Disability Plans Capture Major Attention

Petersen International Underwriters has posted the results of their first quarter disability insurance production, and the Guaranteed Issue Supplemental Disability plans have outpaced the sale of all other products by almost two to one. You may know that the number of insurance carriers that producers could represent for Group LTD insurance are in the hundreds, and you may know that the number of insurance carriers for guaranteed issue individual disability plans is around 30, but there is only one market that can deliver disability benefits to properly insure the highly compensated with a guaranteed issue program and your best source is Petersen International Underwriters.

From a sales perspective, the doors that get opened when this type of program is introduced to company H.R. departments are truly amazing. The PIU Guaranteed Issue Supplemental Disability Plan is designed for income earners with an annual income of \$250,000 or more and have less than 65% of their income insured. Monthly benefits under this specialty plan are calculated to participate with all underlying disability plans to replace up to 65% of income. For example, an executive that earns \$1,000,000 will need a monthly income replacement of \$54,000 per month in case of disability. If he/she has a Group LTD plan that caps at \$20,000 per month, and an individual disability plan that provides an additional \$10,000 per month, he/she is still \$24,000 short of complete income replacement.

For more information, visit our website and check out the valuable resources listed below.

[GSI Disability Plan Webpage](#)

[GSI Disability Plan Brochure](#)

[GSI Disability Plan Highlight Video](#)

[GSI Disability Plan Consumer Directed Videos](#)

TEACH THEM EARLY

A disabling illness or injury can prevent one's dreams from coming true and ruin even the best of financial plans.

It's never too soon to talk to your clients about protecting their incomes with Disability Insurance.

PROTECT YOUR PAYCHECK

The month of May is Disability Insurance Awareness Month (DIAM). There is no better time to talk to your clients about insuring their most important asset, their ability to earn an income. To learn more, visit www.lifeatpetersen.org.

*We all dream...
of what we want to be
when we grow up.*

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