



THE COMMUNICATOR

Unique Ideas for Unique Risks

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Complete Income Replacement is Essential to Disability Financial Planning

Insurers, always in fear of claims that dissolve the collected premiums, are cautious of being too liberal with their customers. This being the case, those who decide the policies and coverage to be sold will be very stingy with the amount of monthly benefits the company will offer. In prior decades, the amount offered was usually a reflex response by an executive of the company, not based upon statistical analysis. The industry eventually concluded that a modern approach to determining what people should have as a monthly benefit was needed. The Council for Disability Awareness' determined a general prescription; to insure at least 65% of income with the use of Disability Insurance.

ISSUE & PARTICIPATION CHART

A few fine companies remain active in the disability insurance field and offer excellent individualy underwritten coverage but only to certain income earners and in restricted amounts. Clients and prospects should be encouraged to buy all of such coverage that they can acquire. Adequate amounts of disability insurance has been difficult for those traditional disability companies to obtain. This has forced those companies to raise the amount of coverage they can offer, and has leaves many insureds with inadequate amounts of disability insurance coverage.

Annual Income	Leading Non-Cat	PIU Limits	Excess Coverage
\$100,000	\$5,050	\$5,417	\$367
\$120,000	\$6,800	\$6,500	\$700
\$140,000	\$8,650	\$7,583	\$967
\$160,000	\$10,500	\$8,667	\$1,833
\$180,000	\$12,350	\$9,750	\$2,600
\$200,000	\$14,200	\$10,833	\$3,367
\$220,000	\$16,050	\$11,917	\$4,133
\$240,000	\$17,900	\$13,000	\$4,900
\$260,000	\$19,750	\$14,083	\$5,667
\$280,000	\$21,600	\$15,167	\$6,433
\$300,000	\$23,450	\$16,250	\$7,200
\$320,000	\$25,300	\$17,333	\$7,967
\$340,000	\$27,150	\$18,417	\$8,733
\$360,000	\$29,000	\$19,500	\$9,500
\$380,000	\$30,850	\$20,583	\$10,267
\$400,000	\$32,700	\$21,667	\$11,033
\$420,000	\$34,550	\$22,750	\$11,800
\$440,000	\$36,400	\$23,833	\$12,567
\$460,000	\$38,250	\$24,917	\$13,333
\$480,000	\$40,100	\$26,000	\$14,100

Please call for Issue & Participation Limits that exceed \$500,000 of income.

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A comparison of the CDA formula to current issue and participation limits shows insurers' apparent disdain for the suggested benefit amounts. View our issue and participation limits chart by clicking the image to the right.

The essence behind this thought is that changes make for selling opportunities. In this case, we demonstrate the opportunities to be found in reviewing clients' existing disability plans and considering the clients' income replacement needs. Your opportunity for improving and enriching a person's Disability Financial Plan will become obvious.

Whether the insured earns a modest income or is highly compensated, there is a need for adequate and complete income protection to sustain a person's lifestyle during periods of non-productivity or diminished cash flow due to disablement. Modern disability plans make the

ability to maintain one's lifestyle a reality.

Contact us today to learn more about our Specialty Disability Plans that are sure to take your business to the next level.



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Yes. We cover that.