

# THE TOP HAT PROGRAM

*The finishing touch for an  
appropriately attired  
Disability Financial Estate*

## AUTOMATIC ISSUE

Persons issued a standard, fully underwritten non-cancellable disability policy within the past 90 days are eligible to enroll

## HIGH ISSUE LIMITS

Up to \$10,000 additional coverage without underwriting

## COMPATIBLE WORDINGS

“Own Occ” Coverage  
Optional Residual Benefits  
Optional COLA Rider



**PETERSEN**  
International Underwriters  
*Lloyd's Coverholder*

## AUTOMATIC ISSUE SUPPLEMENTAL DISABILITY INSURANCE

### Description Of Coverage

- Participation Limits ... up to 65% of earned income
- Issue Limits ..... up to \$10,000 per month (higher amounts available with underwriting)
- Waiting Period ..... 90 days or 180 days
- Benefit Period ..... 24 months or 60 months, each disability
- Policy Term ..... 3 years or 5 years

### Enrollment Procedures

If within the past 90 days the proposed insured has been issued a standard non-cancellable disability insurance policy, simply submit to our office:

- 1) A copy of the application used for the non-cancellable carrier.
- 2) A copy of the declaration page of the recently issued non-cancellable policy or the approval memo from the underwriters of the non-cancellable carrier.

Subjectivities:

- 1) The non-cancellable policy must have been fully underwritten (not an increase option or guaranteed issue plan).
- 2) The non-cancellable policy must not have been rated.
- 3) If the non-cancellable policy has any waivers of conditions we must agree to use or not use these waivers prior to issue of the Top Hat.

### Two Policies - One Underwriting

Offering “The 65% Solution” with no additional underwriting

ISSUE AND PARTICIPATION CHART				
<i>(This is a guide only. Different insurers Issue and Participation charts may vary slightly)</i>				
Annual Income	Traditional Non-Can Issue Limits	% of Income	Top Hat Program Issue Limits in Addition to the Non-Can	% of Income
\$100,000	\$4,800	58%	\$600	65%
\$150,000	\$6,450	52%	\$1,675	65%
\$200,000	\$7,700	46%	\$3,133	65%
\$250,000	\$9,500	46%	\$4,041	65%
\$300,000	\$10,000	40%	\$6,250	65%
\$350,000	\$11,750	40%	\$7,208	65%
\$400,000	\$13,600	40%	\$8,066	65%
\$450,000 and up	\$14,250	38%	\$10,000	65%

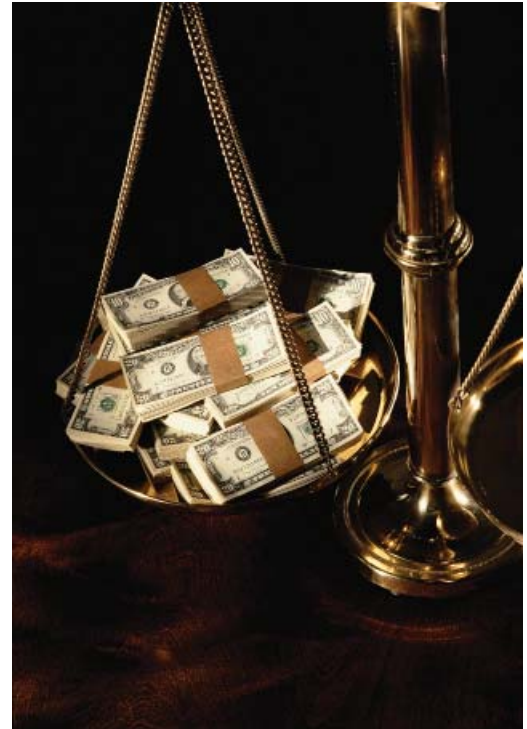
*For Higher Benefit Amounts Contact Petersen International Underwriters*

## A Profitable Daily Routine

**The Top Hat Program can be a simple daily routine.**

With every standard non-cancellable disability policy you receive in your office for delivery:

- 1) Determine if the insured has achieved “The 65% Solution” with the non-cancellable carrier. (The chart on the previous page is a guideline to help you identify a potential prospect)
- 2) If the non-cancellable carrier fell short of participating up to 65% of the insured’s income, fax or email a copy of the newly issued policy to Petersen International Underwriters. Please let us know at that time that this is a Top Hat Program prospect and be sure a copy of the non-cancellable carrier’s application is included.
- 3) Within 1-2 working days, Petersen International will then prepare an offer for the additional automatic issue coverage through The Top Hat Program. An insurance offer, a Top Hat application and an authorization will be emailed to you.
- 4) You will then want to advise your client that you have wonderful news and because of “value added” service you were able to obtain a supplemental disability program which will solve “The 65% Problem”.
- 5) You can now deliver the non-cancellable policy and present the client with the Top Hat offer. By collecting the premium and obtaining a signature on the offer, authorization and Top Hat application, coverage will be bound and a policy issued once it is received in our office.



**How much easier can it get?  
Two policies and Two commissions with one sale!**

## What General Agents Should Say to Their Brokers

Dear Broker,

We have the capacity to issue supplemental disability insurance to your client based on the successful underwriting of the enclosed non-cancellable policy. The U.S. Department of Labor Statistics advises that people must have a cash flow equal to 65% of net earned income or they will fall behind financially.

It appears to us that your client may be underinsured even after you place this non-cancellable policy. We have taken the liberty of having your client pre-approved for the attached “Top Hat” supplemental disability insurance plan. By obtaining a signature on the “Offer of Insurance”, the “Authorization”, the “Top Hat Application” and collecting the additional premium, coverage will be bound and a policy issued as soon as these items are received in the Home Office.

This supplemental disability coverage that is administered by Petersen International Underwriters (a Lloyd’s of London coverholder for over 30 years). The coverage is the best supplemental high limit disability insurance in the market. If you have any questions in regards to the coverage, we encourage you to call us. This is just another way that we work hard to bring you value added services.

Sincerely,