



ACCELERATED BENEFIT PLAN

DISABILITY INSURANCE



The Next Generation of Coverage

The Petersen International Underwriters story, almost 50 years in the making, has never presented a stronger, more innovative chapter than we find today. After decades of tireless work and seemingly endless negotiations with Lloyd's of London, Petersen International Underwriters is the first Lloyd's Coverholder in history to have been granted the approval to offer disability insurance policies with benefits payable to age 65, 67, or 70! As a premiere underwriting company, we pride ourselves in continuously evolving and adapting to the current needs of consumers.

How Benefits are Structured

The Accelerated Benefit plan was designed to provide an insured person with high-level coverage on top of any existing benefits while at the same time providing a benefit period that will provide income for the insured person to age 65, 67, or 70. Since this policy is offered as an excess or supplemental policy, the insured person must have underlying group and/or individual disability coverage in force. When the insured person becomes disabled and the elimination period is fulfilled, the insured person will begin receiving monthly disability insurance benefits. If the insured person is totally disabled for a period longer than 120 months, the Accelerated Benefit Payout provision will be triggered and the policy will pay the remaining monthly benefits to age 65, 67, or 70 as a lump sum without any additional definition restrictions.

- 5 Year Policy Term
- 90 Day Elimination Period
- "To Age 65, 67, or 70" Benefit Period
- Accelerated Benefit Payout
- Coverage Available Beginning At Age 35
- "Own Occupation" Including Specialty



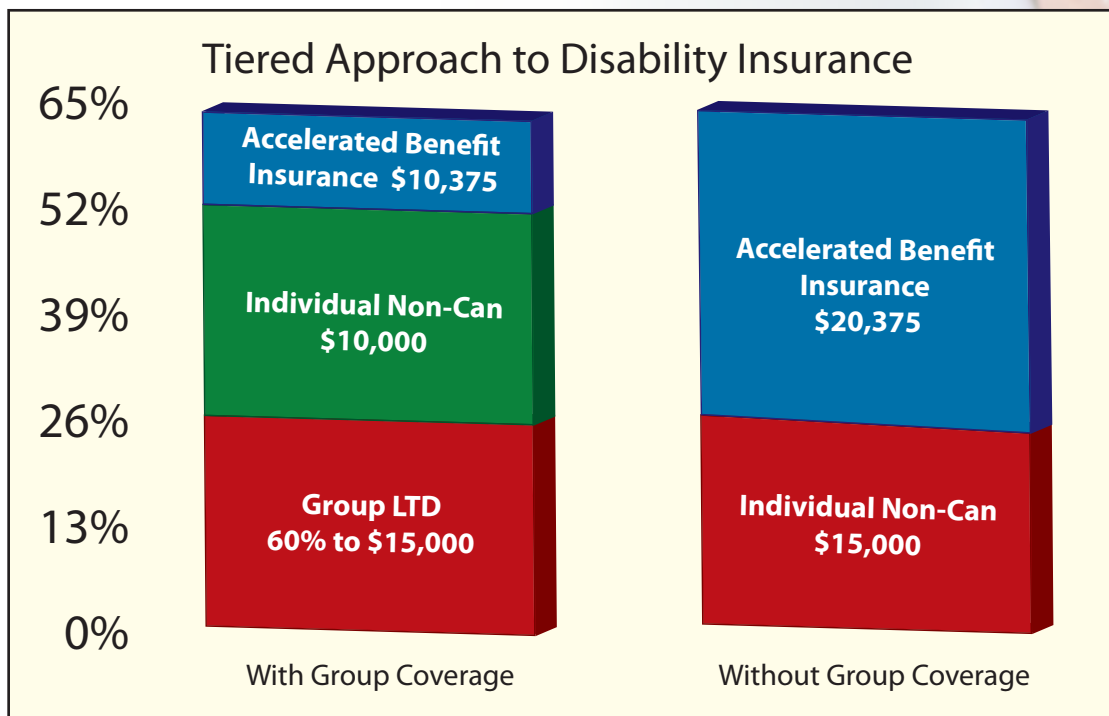
Highly Compensated Individuals

Highly compensated individuals are often left underinsured for disability insurance benefits. Like most Americans, highly compensated individuals often maintain modest savings accounts relative to their monthly expenditures. This means that their need for disability insurance is equal to the normal standard of 65% of income - only in a larger monthly amount.

Insurance carriers design products for the masses and they often fail to meet the needs of highly compensated individuals. The Accelerated Benefit plan has been developed specifically to meet the needs of these highly compensated individuals. As incomes increase, the issue and participation limits of traditional Disability Insurance carriers begin to decrease. To properly insure a highly compensated individual at 65% of income, multiple disability income policies are often required and are layered or "tiered" to provide sufficient coverage.

A Tiered Approach to Financial Planning

The tiered approach to disability financial planning often takes a handful of products to provide adequate protection. For example, a person might have two individual policies, a group LTD policy and still have a need for additional disability insurance. This top tier is the intended market for the Accelerated Benefit plan.





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