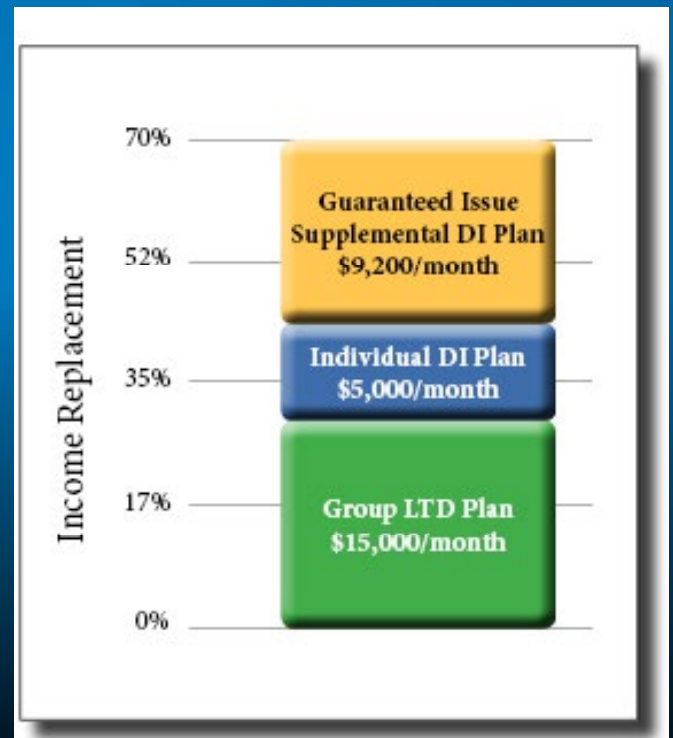


A Tiered Approach to Adequate Disability Insurance Protection

Proper disability insurance protection often requires the use of more than a single disability insurance policy. The supplemental Disability Insurance Plan fills in the deficiencies of not only group LTD coverage, but individual, standalone policies as well. Coverage will often take the following format:

1. **Tier 1** - Group LTD Coverage
60% to a total of \$15,000
2. **Tier 2** - Individual Non-Cancelable
Guaranteed to Age 65
3. **Tier 3** - Supplemental Guaranteed Issue
to get the Insured up to 70% of
Income



Most disability carriers don't offer limits that adequately insure well-compensated workers. High-Limit DI is needed. Guaranteed issue with a group size starting at only 5 lives. We will when others won't.

Disability • Life • Medical • Contingency



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