



TAKE THE CASE OF

Personal Disability - Mr. F.

Entertainers have historically been problematic when it comes to finding income protection. Traditional insurance companies shy away from this occupation due to the sporadic working hours and the high level of compensation.

Mr. F.'s business manager contacted an insurance agent to obtain a number of insurance policies including disability insurance. The business manager determined that Mr. F. needed \$20,000 per month of benefits to cover all his monthly expenses.

The seasoned insurance agent knew that none of his normal carriers would be able to insure Mr. F. due to his occupation, so he turned to Petersen International Underwriters. As a preferred risk, Mr. F. was quickly approved by underwriters, and he was able to purchase the \$20,000 monthly benefit he needed.

Applicant:	Mr. F.
Age:	48
State:	California
Occupation:	TV Host
Income:	\$700,000
Reason:	Occupation
Policy Term:	5 Years
Elimination:	90 Days
Monthly Ben.:	\$20,000
Benefit Period:	60 Months
Optional Rider:	Residual
Optional Rider:	COLA



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