



TAKE THE CASE OF

Model Shown

Personal Disability - Dr. J.

After years of hard work, Dr. J.'s Pharmacy became very successful. Dr. J. asked his insurance agent about financial insurance protection. After a review of his existing plans and his most recent income figures, the agent discovered that Dr. J. had a significant exposure to a disablement. They agreed to look into increasing his income protection with an Excess Disability Insurance plan.

At the time, Dr. J. had \$15,000 per month of disability insurance coverage, the most he could obtain via traditional carriers. With an income of \$500,000, his existing benefits only covered 36% of his income which is far below the normal threshold of 65%.

The insurance agent turned to Petersen International Underwriters who offered the additional coverage Dr. J. was looking for. In addition to his underlying benefits, the Excess Disability Insurance policy brought his income protection up to 65% replacement.

Applicant:	Dr. J.
Age:	57
State:	California
Occupation:	Pharmacist
Income:	\$500,000
Reason:	Excess
Policy Term:	5 Years
Elimination:	90 Days
Monthly Ben.:	\$12,000
Benefit Period:	60 Months
Optional Rider:	Residual
Optional Rider:	COLA



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