



GRADED BENEFIT
DISABILITY INSURANCE



PETERSEN[®]
INTERNATIONAL UNDERWRITERS

How the plan works

Graded Benefit DI protects personal income at 65%, up to \$20,000 per month. Conditions which are graded are covered at a level benefit of either 80%, 65% or 50% of the monthly benefit amount. The definition of disability is specialty own occupation for the full benefit period. The term of insurance is guaranteed for five years and is non-cancelable. Choice of three benefit levels will enable any hard-to-place case an affordable premium.

80%
Level Benefit

or

65%
Level Benefit

or

50%
Level Benefit

Issue Ages:	up to 64
Coverage Limits:	65% up to \$20,000 per month
Elimination Periods:	60, 90, 180, or 365 Days
Maximum Benefit Period:	36, 48, or 60 Months
Graded Benefit Options:	80%, 65%, or 50%
Occupation Definition:	Own occupation including specialties
Optional Riders:	Residual & COLA
Occupations:	Most occupations considered



Financial Planning

Disability Insurance is an essential part of any financial plan. Unfortunately some individuals are not able to qualify for traditional disability insurance due to health history. The Graded Benefit DI plan provides a comprehensive cost-effective solution for hard-to-place cases. Some medical conditions are controllable with proper medical care or with diet and exercise. When medical records provide evidence that a condition is well controlled, full coverage can be offered from the inception of the policy.

Conditions Considered For Coverage

Addison's Disease

Aneurysm

Angina

Angioplasty

Anxiety

Aplastic Anemia

Arteriosclerosis

Cancer

Cardiomegaly

COPD

Coronary Artery Disease

Crohn's Disease

Diabetes (Controlled)

Elevated Liver Enzymes

Epilepsy (Controlled)

Factor V Leiden

Gastric Bypass

Heart Attack

Heart Bypass

Heart Valve Replacement

Heart Murmurs

Hepatitis

Hodgkin's Disease

Idiopathic

Thrombocytopenia

IGA Nephropathy

Meniere's Disease

Obesity

Osteomyelitis

Pacemakers

Pancreatitis

Peripheral Vascular
Disease

Poliomyelitis

Rheumatic Heart Disease

Sarcoidosis

Sleep Apnea

Stroke

Tourette's Syndrome

Tuberculosis

Ulcerative Colitis

... and more!





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This is not intended to be a complete outline of coverage. Actual wording may change without notice. Underwriters reserve the right to modify terms and conditions at time of underwriting.

