



INTERNATIONAL LIFE & DISABILITY



PETERSEN[®]
INTERNATIONAL UNDERWRITERS

Group Term Life + Group Long-Term Disability Coverage

U.S. companies with an international presence find shortfalls in providing their international employees adequate life and disability insurances. Petersen's **International Life and Disability** coverage solves these shortcomings by providing comparable benefits for international employees to ensure consistent financial protection across a global workforce.

Eligible Participants

- ✓ Expatriates
- ✓ International assignees
- ✓ Permanent overseas employees
- ✓ Third Country Nationals





INTERNATIONAL LIFE & DISABILITY INSURANCE

Plan Structure & Benefits

- ◆ **Guaranteed Standard Issue (GSI) - no underwriting**
- ◆ **Census quoting and enrollment**
- ◆ **Mandatory participation of groups of 10 or more**
(may consider fewer people and voluntary buy-ups)
- ◆ **Up to a 3 year policy term**
- ◆ **Life insurance limits up to \$2,000,000 per person**
 - ◇ **Benefit amount of 1x to 5x annual income**
- ◆ **Disability insurance limits up to \$25,000 per month, to age 65**
 - ◇ **Benefit amount up to 65% of annual income**

CORPORATE SOLUTIONS FOR U.S. COMPANIES WITH OVERSEAS STAFF



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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.

