



GUARANTEED-ISSUE HIGH LIMIT DISABILITY INSURANCE

INTRODUCTION



Petersen International Underwriters, a Lloyd's of London Coverholder since 1981, is the preeminent expert of High Limit Disability Insurance underwriting in the country. Maintaining a Coverholder status allows us to quote, underwrite, issue, and service policies all while providing the financial security of Lloyd's of London. With that purpose in mind, Petersen International Underwriters markets its products through licensed insurance professionals, helping them realize the crucial fact that to have one's income underinsured is as dangerous as not being insured at all.

Benefits

- Guaranteed-Issue - No Medical Questions.
- Up to \$250,000 per month, per person.
- Up to \$10,000,000 Career Ending Benefit
- Elimination periods - 90, 180, or 365 days.
- Benefit periods - 60, 84, and 120 months.
- 5 Year Term of Insurance.
- "Own Occupation" definition including specialty.
- 3/12 Pre-Existing Condition Exclusion.

Additional Features

- Optional Residual Benefit Rider
- Optional COLA Rider
- Presumptive Disability
- Survivor Benefit
- Transplant Benefit
- Recurrent Disability
- Automatic Benefit Increases
- Waiver of Premium
- Rehabilitation Benefit
- Mandatory or Voluntary

Participation Requirements

- Mandatory Enrollments: Three Life Minimum
- Voluntary Enrollments: The Greater of Five Lives or 10% Participation Minimum with a Minimum of Ten Eligible