

I Didn't Know You Could Do That!

by

Thomas Petersen, MBA, RHU
Petersen International Underwriters



THE PLUS GROUP
America's Premier Disability Marketing Organization

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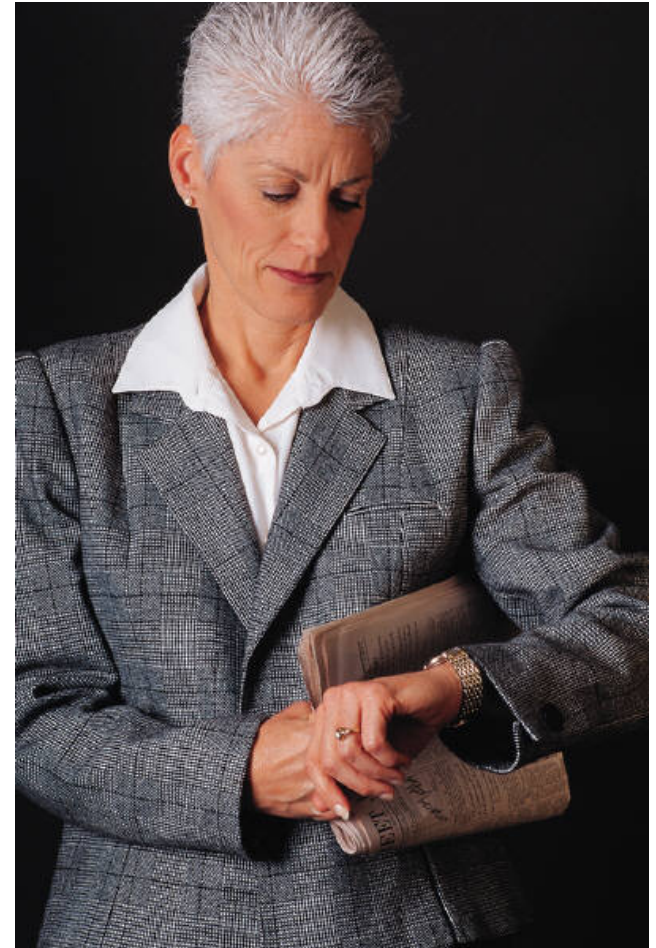
Real Life Problems Real Life Solutions

Common Issues

- Not Enough
- Special Situations
- Starts with a Bang and Ends with a Thud

\$15,000? I Need \$50,000!

- Business Executive
- Annual Income
\$925,000
- Solution –
Excess/Supplemental



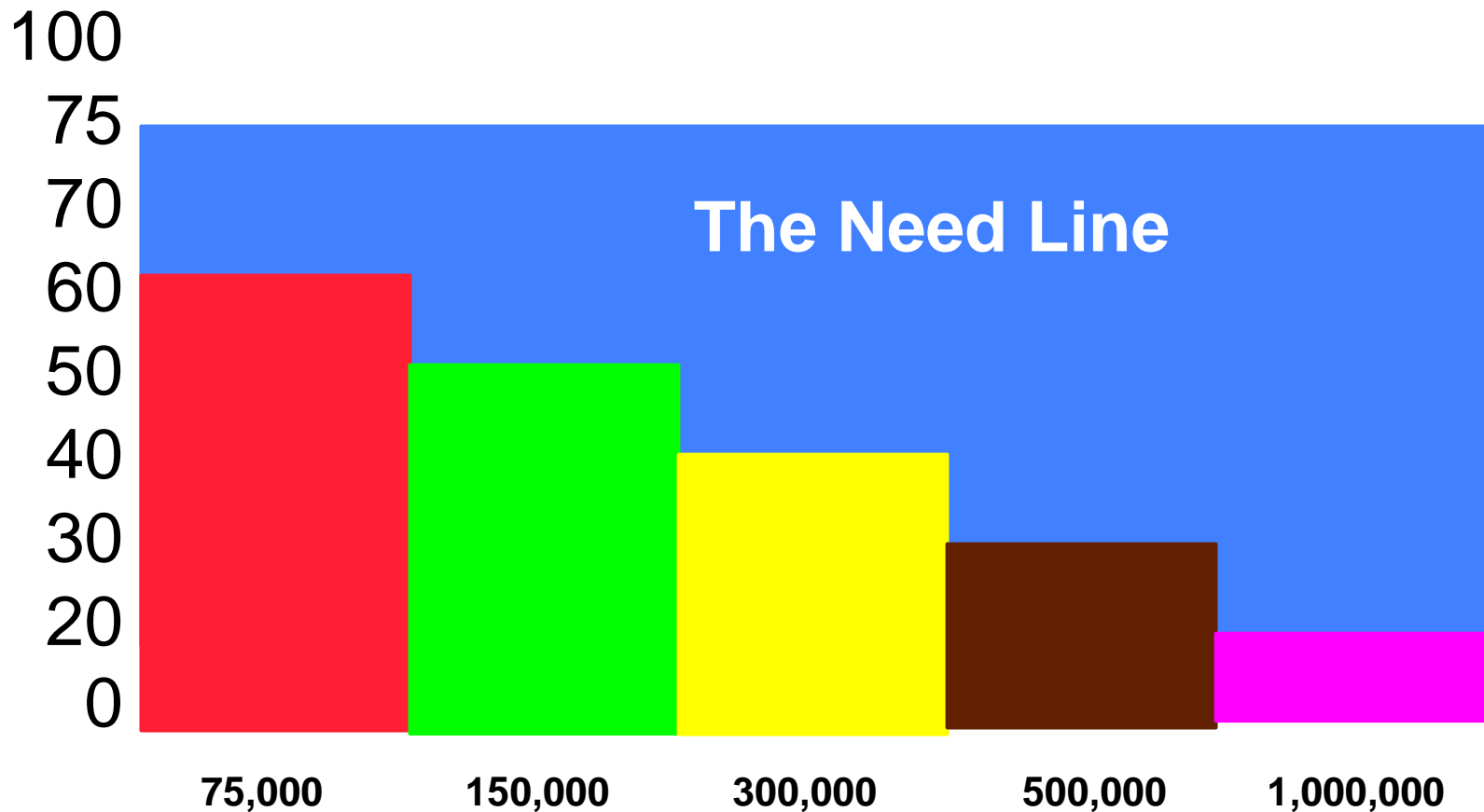
How Much Disability Coverage is Enough?

So Let's Review the Need

- Various 3rd party surveys – 65% to 75%
- Various Industry experts – 50% to 80%
 - LUTC
 - RHU
 - LOMA
 - The American College
- Traditional Group Disability – 60% or 2/3

% Income Issued by Most Carriers

If 65% is the agreed upon number, why does the primary markets limit the coverage?



- Not limited to just Personal Disability!
 - Buy-Sell
 - Business Overhead Expense
 - Key Person

What are the maximums from most carriers??

The Buy Sell



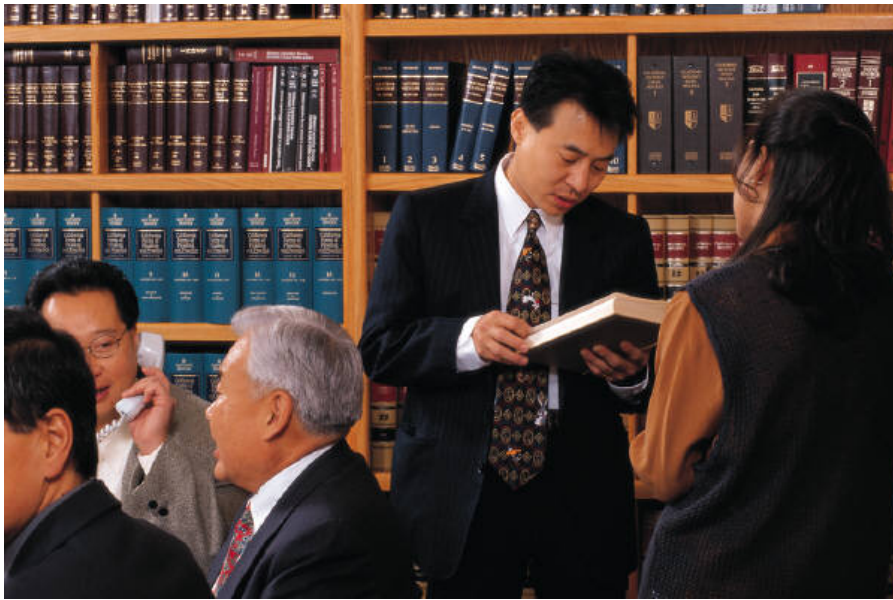
- Textile Company
 - Valued at \$20,000,000
 - 2 Partners
- I need \$10 million Life and \$1,000,000 DI Buy Sell!
- The Solution
 - Excess Buy-Sell Disability

The \$100,000 BOE

- 1 Doctor – Plastic Surgeon
- Clinic, staff, airplane
- Monthly overhead
\$100,000
- Solution - \$100,000 BOE



The \$30 Million Man



- The problem
 - 10 lawyer firm
 - Annual revenue exceeded \$30 Million
 - The Rainmaker!
- The Solution
 - Key Person DI

The College Senior

- Age 21
- Philosophy Student
- 100mph fastball!



Meet Smith and Jones

- Scenario
 - Dr. Smith (30) wants to buy in to Dr. Jones (60) practice.
 - Goal – 5 year payments
 - Problem – What if Dr. Smith doesn't make it?
 - What if Dr. Jones Doesn't make it either?
- The Solution – DI Buy-In



And FULL Benefits!



- The problem
 - Company providing a severance package to include salary and benefits!
- The Solution
 - Severance Disability Plan

The Golden Spike

- The Problem
 - 3 Partners in business 20 years
 - Have DI Buy-Sell
 - 1 Partner is now 60
- The Solution
 - The Golden Spike DI Buy Sell to fill in the gaps



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