

# I Didn't Know You Could Do That! Part 2

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
  - Time
  - Health
  - Location
  - Money

- Excess Disability solves the “Not Enough”
  - Personal Disability (individual, multi-life and group)
  - Buy-Sell
  - Business Overhead Expense
  - Key Person

What are the maximums from most carriers??

# Two In One Challenge

- 46 Year Old Veterinarian
  - \$75,000/Overhead
  - Max = \$50,000
  - Excess = \$25,000
  - But wait, there is more!
  - Was declined due to health issues!



# Too Old?

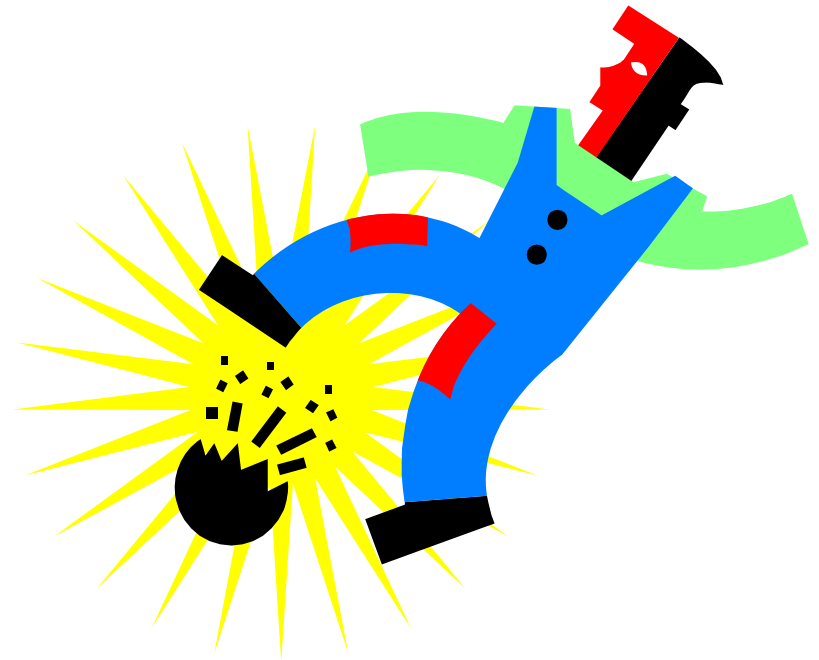


- 62 Year old CPA
  - Borrowed \$250,000
  - Bank required Life and DI
  - His BOE limited to 12 months
  - Too old for other cover

Solution: Bank Loan  
Indemnification

# Get a Bang Out of This!

- 32 year old police explosives expert
  - City coverage limited to on-job accident only
  - 60% taxable benefit
  - Had family and new home!



# Penalized for Travel



- 47 year old geologist
  - Indonesia for 2 years
  - Come back to us when you return!

# Pain Pays

- 43 Year Old Physician
  - Pain Management
  - Has \$25,000 in force
  - \$2.9 million Income
- Added 130,000/month

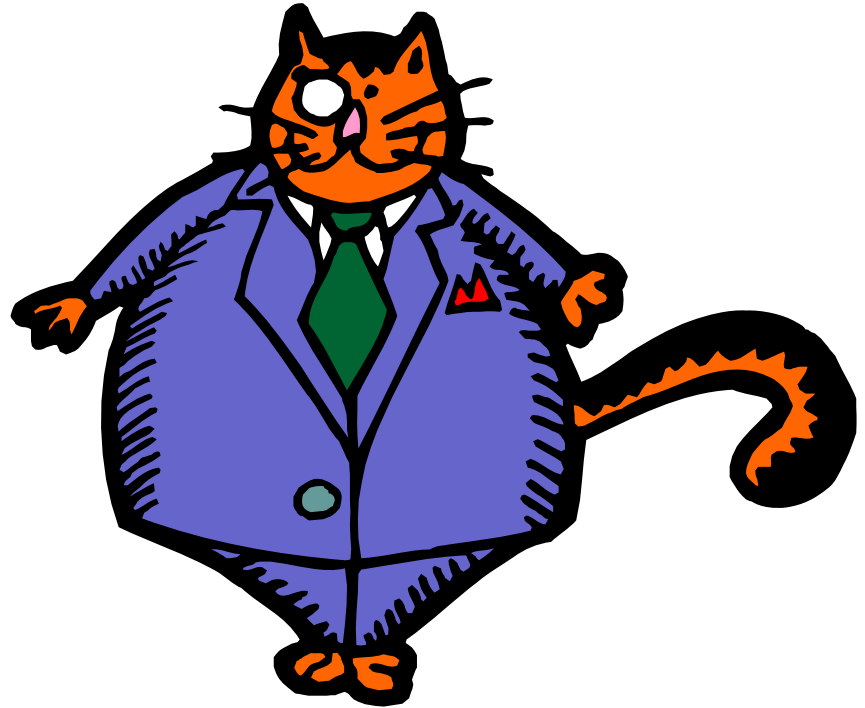




# Too Short For His Weight

- 26 year old Engineer
- Annual Income \$60,000
- Issues:
  - 5'8" and 270
  - BMI = 41
  - High Cholesterol
  - No group coverage
  - Declined by 3 carriers

Solution - \$3,250 benefit



# You Will Get a Kick Out of This!



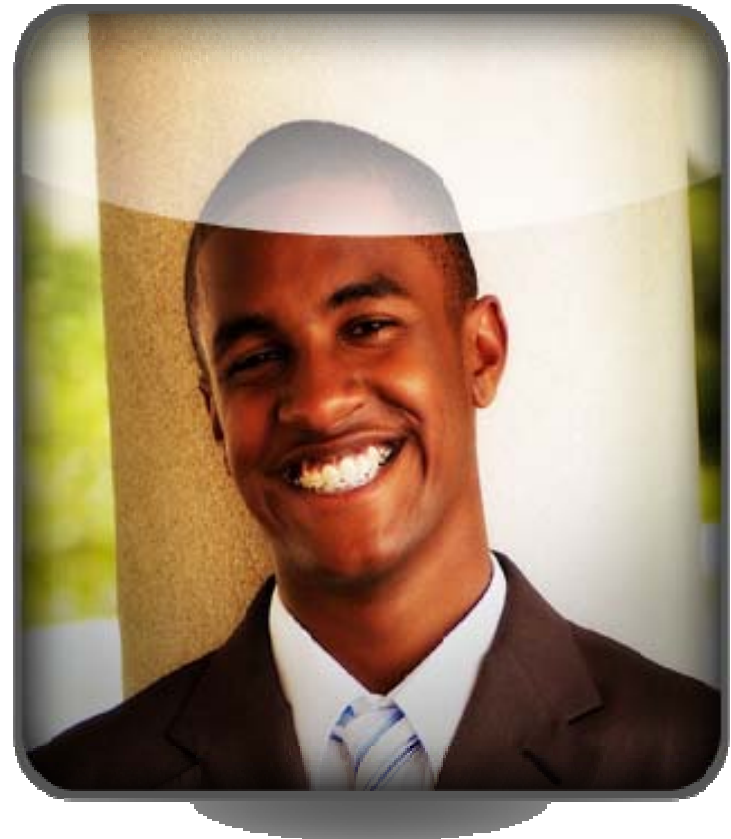
- \$150,000 income
- 47 year old
- Excellent health

The Problem:

Martial Arts Instructor!

# Problems x 3!

- Executive and Partner
- \$3.5 million Buy-sell
- Problems?
  - 1) \$3,500,000 w/12 elimination
  - 2) Age 62
  - 3) 6'2" 327 lbs.



# Stop Horsing Around



- Meet April
  - Horse Trainer
  - \$32,000 annual income
  - Employee benefit

# I Just Need More!



- Mr. F
  - 37 year Old Stockbroker
  - \$350,000 income
  - Has \$15,000 in place
  - Current carrier won't give more
  - Would like \$3,959 more!

# Bank Loan

- Mrs. W
- \$3.5 million business loan
- 3 year note

Solution

Decreasing Benefit Bank  
Loan Indemnification



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