



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
Ankylosing Spondylitis
Anxiety
Aplastic Anemia
Arteriosclerosis
Attempted Suicide
Cancer
Cardiomegaly
Cerebral palsy
Chronic Fatigue
Syndrome
COPD
Coronary Artery Disease
Crohn's Disease
Diabetes
Elevated Liver Enzymes

Epilepsy
Factor V Leiden
Fibromyalgia
Gastric Bypass
Heart Attack
Heart Bypass
Heart Valve Replacement
Heart Murmurs
Hepatitis
Hodgkin's Disease
Idiopathic
Thrombocytopenia
IGA Nephropathy
Kidney Transplant
Lupus, Discoid
Meniere's Disease
Multiple Sclerosis
Narcolepsy
Obesity

Osteomyelitis
Pacemakers
Pancreatitis
Paraplegic
Peripheral Vascular
Disease
Poliomyelitis
Psoriatic Arthritis
Rheumatic Heart Disease
Rheumatoid Arthritis
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.

