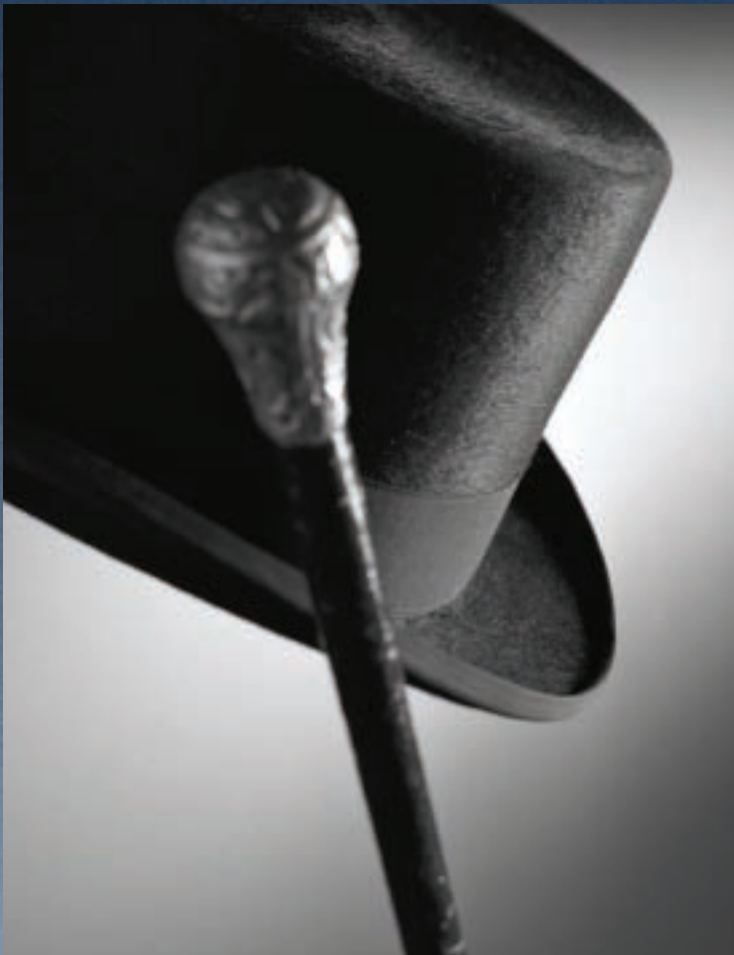


THE TOP HAT PROGRAM

***The finishing touch for an
appropriately dressed
Disability Financial Estate***



AUTOMATIC ISSUE

*Persons issued standard a fully
underwritten non-cancelable
disability policy within the past
90 days are eligible to enroll*

HIGH ISSUE LIMITS

*Up to \$10,000 additional coverage
without underwriting*

COMPATIBLE WORDINGS

*"Own Occ" Coverage
Optional Residual Benefits
Optional COLA Rider*

**NOW YOU CAN OFFER
"THE 65% SOLUTION" WITH
ONE UNDERWRITING PROCESS.**



PETERSEN INTERNATIONAL UNDERWRITERS

Lloyd's Correspondents

23929 Valencia Boulevard Suite 215 Valencia California 91355-2186

Telephone (800) 345-8816 (661) 254-0006 Facsimile (661) 254-0604

E-Mail: piu@piu.org Website: www.piu.org



THE TOP HAT SUCCESS PLAN

Automatic Issue Supplemental Disability Insurance

DESCRIPTION OF COVERAGE

- Participation Limits up to 65% of earned income
- Issue Limits up to \$10,000 per month (higher amounts available with underwriting)
- Waiting Period 90 days or 180 days
- Benefit Period 24 and 60 months, each disability
- Policy Term 3 years

ENROLLMENT PROCEDURES

- 1) Complete and submit signed and dated Top Hat Application Form and Authorization
- 2) Submit a copy of the Non Cancelable Disability Policy issued within the last 90 days

No waiver or rated cases are acceptable.

We may consider issuing if details as to the reason for the rating or waiver are submitted.

TWO POLICIES – ONE UNDERWRITING

Offering “The 65% Solution” with no additional underwriting

ISSUE AND PARTICIPATION CHART				
(This is a guide only. Different insurers I & P charts may vary slightly)				
ANNUAL INCOME	TRADITIONAL NON-CAN ISSUE LIMITS	% OF INCOME	TOP HAT PROGRAM ISSUE LIMITS IN ADDITION TO THE NON-CAN	% OF INCOME
\$100,000	\$4,800	58%	\$600	65%
\$150,000	\$6,450	52%	\$1,675	65%
\$200,000	\$7,700	46%	\$3,133	65%
\$250,000	\$9,500	46%	\$4,041	65%
\$300,000	\$10,000	40%	\$6,250	65%
\$350,000	\$11,750	40%	\$7,208	65%
\$400,000	\$13,600	40%	\$8,066	65%
\$450,000 and up	\$14,250	38%	\$10,000	65%

For Higher Benefit Amounts call to Petersen International Underwriters

*This is a brief description of the insurance provided by this plan.
The Certificate of Insurance is the complete description of coverage.*



THE TOP HAT SUCCESS PLAN

A PROFITABLE DAILY ROUTINE

The Top Hat Program can be a simple daily routine.

With every standard non-can disability policy you receive in your office for delivery.

- 1) Determine if the insured has achieved "The 65% Solution" with the non-can carrier. (The chart on the previous page is a guideline to help you identify a potential prospect)
- 2) If the non-can carrier fell short of participating up to 65% of the insured's income, fax or email a copy of the newly issued policy to Petersen International Underwriters. Please let us know at that time that this is a Top Hat Program prospect and be sure a copy of the non-can carrier's application is included.
- 3) Within 1-2 working days, Petersen International will then prepare an offer for the additional automatic issue coverage through The Top Hat Program. An insurance offer, A Top Hat Application and an Authorization will be emailed to you.
- 4) You will then want to advise your client that you have wonderful news and because of "value added" service you were able to obtain a supplemental disability program which will solve "The 65% Problem".
- 5) You can now deliver the non-can policy and present the client with the Top Hat offer. By collecting the premium and obtaining a signature on the offer, authorization and Top Hat application, coverage would be bound and a policy issued once it is received in our office.



How much easier can it get?

Two policies and Two commissions with one sale!

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The Certificate of Insurance is the complete description of coverage.*



THE TOP HAT SUCCESS PLAN

SAMPLE LETTER

Dear Broker,

We have the capacity to issue supplemental disability insurance to your client based on their successful underwriting of the enclosed non-cancelable policy. The U.S. Department of Labor Statistics advises that people must have a cash flow equal to 65% of net earned income or they will fall behind financially.

It appears to us that your client may be underinsured even after you place this non-cancelable policy. We have taken the liberty of having your client pre-approved for the attached "Top Hat" supplemental disability insurance plan. By obtaining a signature on the "Offer of Insurance", the "Authorization", the "Top Hat Application" and collecting the additional premium, coverage will be bound and a policy issued as soon as these items are received in the Home Office.

This supplemental disability coverage is underwritten by Lloyd's of London (a 367 year-old firm) and administered by Petersen International Underwriters (a 30 year correspondent to Lloyd's of London). The coverage is the best supplemental high limit disability insurance in the market. If you have any questions in regards to the coverage we encourage you to call us. This is just another way that we work hard to bring you value added services.

Sincerely,

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The Certificate of Insurance is the complete description of coverage.*