

# Exclusive guaranteed issue (GI) life insurance

## For residents and fellows in training

### Protect the life you are building

If you apply for a disability GSI policy, you are eligible for an additional offer of guaranteed issue life insurance from Guardian.

### What's the offer?

- 20-year level term life insurance
- \$500,000 in death benefit coverage
- Available with Guardian's disability GSI offer
- No medical underwriting
- Level premiums
- Option to convert to permanent life insurance without medical underwriting
- Built-in Waiver of Premium rider

### Why is it important?

You've invested years into your medical training, and now your career is beginning to take off. As your responsibilities and earning potential grow, it's worth taking a moment to protect the future you're working so hard to build.

Obtaining life insurance early can help lock in cost-effective rates and provide financial protection for those who depend on you — whether that's covering student loans, supporting a partner, or protecting future plans if the unexpected happens.



During the pandemic, many people reassessed their financial vulnerability — 15% of life insurance owners said COVID-19 was the reason they purchased coverage.<sup>1</sup>

## Guardian's GI term life insurance offer benefit chart

Benefit*	Guaranteed issue (GI) term life insurance offer
Life insurance policy	Guardian Level Term 20 (GLT20)
Level Term Period	20 years
Death benefit	\$500,000 (this guaranteed benefit is income tax-free to your beneficiaries) <sup>2</sup>
Premiums	Premium stays level for the length of the term.
Eligible Rating Class	Preferred Non-Smoker or Standard Smoker
Convertibility period	First five years of GLT20  You have the option to convert either a part or your entire \$500,000 coverage into permanent life insurance without additional medical exams within the specified convertibility period.
Waiver of Premium benefit <sup>3</sup>	Yes, if disabled (benefit will commence after 180-day elimination period)  Guardian will waive the term premiums for as long as you meet the disability requirements and upon policy conversion while you are disabled — so your coverage stays active.
Charitable benefit rider	Protection that gives back  Guardian pays an additional 1% of your policy death benefit — at no additional premium — to the charity of your choice. <sup>4</sup> It's a meaningful way to protect your loved ones while supporting the causes that matter most to you.

\* This summary represents a brief explanation of the resident and fellow individual guaranteed issue (GI) offer only. The written life insurance contract governs the benefits available.

Eligibility for coverage requires that applicants meet the following criteria on the date the term application is signed: be a resident within pre-approved DI GSI programs, have applied for a DI policy under the Special GSI Individual Disability Insurance Program, be a US citizen or permanent resident, not have been previously declined for any Guardian Individual Life Insurance policy, be between the ages of 18-65, and must not reside in New York state.

Guardian could potentially offer different types of coverage and/or higher levels of coverage through fully underwritten plans to residents and fellows.

## Schedule a meeting now!

**The Guardian Life Insurance Company of America**  
guardianlife.com

New York, NY

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1 [Interest in Life Insurance is at an all-time high](#), *Franklin Madison*, August 13, 2025.

2 All life insurance policy guarantees are subject to the timely payment of all required premiums and the claims-paying ability of the issuing insurance company.

3 Premiums for the Waiver of Premium rider are payable until the insured's age 65. A Waiver of Premium rider waives the obligation for the policyholder to pay further premiums should he or she become totally disabled continuously for at least six months. This rider will incur an additional cost. See policy contract for additional details and requirements.

4 Subject to state availability.

Policy issued by The Guardian Insurance & Annuity Company, LLC (GIAC). GIAC is a wholly owned subsidiary of The Guardian Life Insurance Company of America (Guardian).

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