



Guaranteed Standard Issue Offer

For the Residents & Fellows in Training at

Beth Israel Lahey Health

Defend your income with disability income insurance

www.disabilityquotes.com/lahey



The Guardian Life Insurance Company of America is an independent company. It is not an official Beth Israel Lahey Health vendor, and is not associated, authorized, sponsored, or endorsed by Beth Israel Lahey Health.

Defend your income

Residents and Fellows training at Beth Israel Lahey Health are now eligible for a Guaranteed Standard Issue (GSI) Disability Insurance Offer from Guardian.

The Guaranteed Standard Issue Offer allows you to obtain an individual disability insurance policy — with no medical underwriting — for up to \$8,000 of monthly benefit, subject to our New Professional limits.

While you are in training

Take time now to learn about the benefits of the GSI Program. No time is too early to contact Andrew Altenbach, CFP®, CExP™, RICP® to learn more.

Before you graduate

All the hard work, years of sacrifice and unwavering commitment to your education are necessary steps to a rewarding career. Your investment has been considerable.

Before you move to the next phase of your career, there's another important step you should take: protecting your earning power from the devastating effects of an illness or injury.

Highlights of this Guardian GSI Offer include:

- Monthly benefit up to \$8,000 of monthly benefit, subject to our New Professional limits, or up to \$15,000 with financial underwriting
- Future Increase Option Rider or Benefit Purchase Rider allow you increase your coverage in the future²
- No medical underwriting — coverage is guaranteed standard issue
- “Medical Specialty” Own Occupation definition of disability



Think you're immune from disability? Think again.

1 in 4 of today's twenty-year-olds will become disabled before they retire.¹

Guardian's GSI Disability Insurance Offer: quick reference benefit chart

For the Residents/Fellows Training at Beth Israel Lahey Health

| Benefit* | Guaranteed Standard Issue (GSI) Disability Insurance Offer |
|---|--|
| Definition of Disability | True Own Occupation to age 67, including medical specialty language |
| Elimination Period | 90 days |
| Benefit Period | To age 67 |
| Monthly Benefit | Up to \$15,000 monthly benefit with financial underwriting, or up to \$7,500 monthly benefit maximums based on New Professional limits. |
| Future Increase Option Rider ² | Allows you to increase your coverage in the future. Your base monthly benefit plus FIO rider amount can be up to \$15,000. |
| Benefit Purchase Rider ² | This no cost rider allows you to increase your coverage in the future on each third policy anniversary or on a special option date. Total monthly benefit available through these increases can be up to \$15,000. |
| Recovery Benefit Option | Up to the full benefit period, up to age 67 |
| Enhanced Partial Benefit Rider | Yes, with a 15% loss of income trigger, or time or duties. A unique loss of income feature for the first 12 months, after satisfying the waiting period, with the Residual Disability Benefit |
| Waiver of Premium Benefit | Yes, if disabled |
| Waiver of Elimination Period | 5 years after recovery |
| Premium Structure | Graded or level premium options available |
| Mental/Nervous/Substance Abuse | 24 month limitation |

* This summary represents a brief explanation of the resident and fellow individual disability GSI offer only. It should not be used to determine whether your disability claim will be paid. The written contract governs the benefits available. Optional riders are available for an additional premium.

Guardian could potentially offer higher levels of coverage through fully underwritten plans to the Residents and Fellows training at Beth Israel Lahey Health that also include a student/resident discount.



Schedule a meeting now!

Andrew Altenbach, CFP®, CExP™, RICP®

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¹ Social Security Administration Fact Sheet, June 2022.

² Special GSI policies can be issued with FIO or BPR, but not both.

This summary presents a brief explanation of the resident and fellow individual disability Special Guaranteed Standard Issue offer only. It should not be used to determine whether your disability claim will be paid. The written contract governs the benefits available.

Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium.

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