

Guardian®

Guaranteed Standard Issue Offer

For the Residents & Fellows in Training at

University of Toledo

Defend your income with disability income insurance

www.disabilityquotes.com/toledo

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

Defend your income

Residents and Fellows training at University of Toledo 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 G. Dan Lehman 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 future [2]
- No medical underwriting — coverage is guaranteed standard issue
- "Medical Specialty" Own Occupation definition of disability



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

For the Residents/Fellows Training at University of Toledo

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 $8,000 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 University of Toledo that also include a student/resident discount.

Schedule a meeting now!

G. Dan Lehman

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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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Pub4465BL-CSTM 8565887.1 | New York, NY Base version approval: 8034748.1 (Exp. 06/27)