



Guaranteed Standard Issue Offer

**Disability Insurance for Residents and
Fellows Training at Rutgers Health**

Run a personalized quote using the QR Code or go to:

DisabilityQuotes.com/rutgers-lk



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

Defend your income

Residents and Fellows training at Rutgers Health are now eligible for a Guaranteed Standard Issue (GSI) Disability Insurance Offer² 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 Lawrence B. Keller, CFP®, CLU®, ChFC®, RHU®, LUTCF 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, subject to our New Professional limits, or up to \$15,000 with financial underwriting
- Future Increase Option Rider allows you to elect a smaller monthly benefit today with additional coverage available in the future
- 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.³

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

For Residents and Fellows Training at Rutgers Health¹

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	Allows you to increase your coverage in the future. Your base monthly benefit plus FIO rider amount 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 enhanced initial monthly 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 Rutgers Health that also include a Student/Resident Discount.



Schedule a meeting now!

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² Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA or provided by Guardian. BLICOA is a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America (Guardian), New York, NY. Product provisions and availability may vary by state.

³ Social Security Administration Fact Sheet, June 2022.

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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