



## **Guaranteed Standard Issue Offer for Columbia University Residency Programs**

Permanent discounts. No medical questions.

Only in training.

<https://setforlifeinsurance.com/columbia-disability-insurance-gsi/>



The Guardian Life Insurance Company of America is an independent company, is not an official Columbia University Irving Medical Center vendor, and is not associated with Columbia University Irving Medical Center or authorized, sponsored, or endorsed by Columbia University Irving Medical Center.

# Income protection built for a high-earning career in New York

Residents and fellows at Columbia University Irving Medical Center are eligible for a Guardian GSI disability insurance offer with permanent premium discounts of up to 30 percent and no medical underwriting.

At New York City attending salary levels, the cumulative value of a discounted policy compared to open-market rates is substantial over a full career.

**The policy is portable. The pricing advantage is not repeatable.**

A Columbia GSI policy travels with you to any state or employer. The premium rate is locked in when you apply and cannot be matched later. Contact Jamie Fleischner, CLU, ChFC, LUTCF, to learn more.

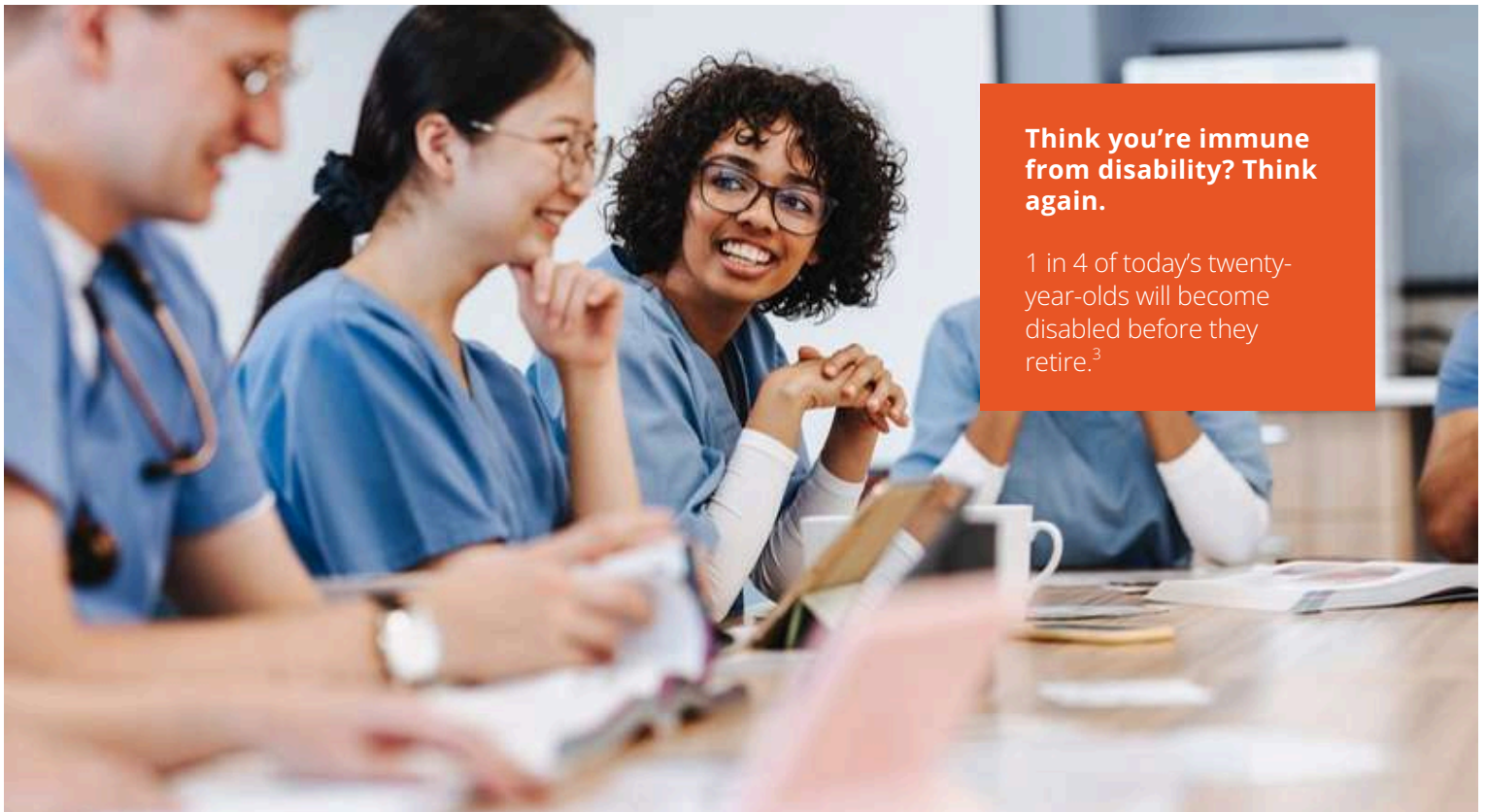
## **Before Columbia CUIMC training ends**

Colleagues entering New York attending practice face full underwriting for every new disability policy. Prior treatment for anxiety, depression, or musculoskeletal injuries commonly results in modified coverage.

A policy issued now carries none of those marks, and the pricing advantage is locked in for the life of the contract.

## **Key features of this Guardian GSI disability offer:**

- Permanent premium discounts of up to 30% locked in at the time of application. The discounted rate applies for the life of the policy.
- No medical questions asked. Coverage is issued on a guaranteed basis to eligible residents and fellows.
- Benefits are paid if you are unable to perform the duties of your own medical specialty.
- Policy is fully portable. It remains valid after training ends, regardless of where you practice.



**Think you're immune from disability? Think again.**

1 in 4 of today's twenty-year-olds will become disabled before they retire.<sup>3</sup>

# Guardian GSI, Columbia University benefit reference chart

**For Residents and Fellows in Training at Columbia University Irving Medical Center<sup>1</sup>**

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	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 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 Columbia University Irving Medical Center that also include a student/resident discount.



**Schedule a meeting now!**



**Jamie K. Fleischner, CLU, ChFC, LUTCF**  
**President**

**Set for Life Insurance**

<https://setforlifeinsurance.com/columbia-disability-insurance-gsi/>

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<sup>2</sup>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.

<sup>3</sup>Social Security Administration Fact Sheet, June 2022.

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