



GSI Programs for WashU Residents and Fellows

Lock in permanent premium discounts before
training ends



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

The Guardian Life Insurance Company of America is an independent company, is not an official Washington University in St. Louis vendor, and is not associated with Washington University in St. Louis or authorized, sponsored, or endorsed by Washington University in St. Louis.

Discounts locked in during residency apply for the rest of your career

Residents and fellows at Washington University in St. Louis are eligible for a Guardian GSI disability insurance offer with permanent premium discounts of up to 30 percent.

The discounted rate is set when you apply. It never resets, and it applies to every future coverage increase you elect as your income grows.

The rate you lock in at 28 still applies at 58

A WashU GSI policy lets you increase your coverage as your income rises after residency, with no medical review needed. Contact Jamie Fleischner, CLU, ChFC, LUTCF, to learn more.

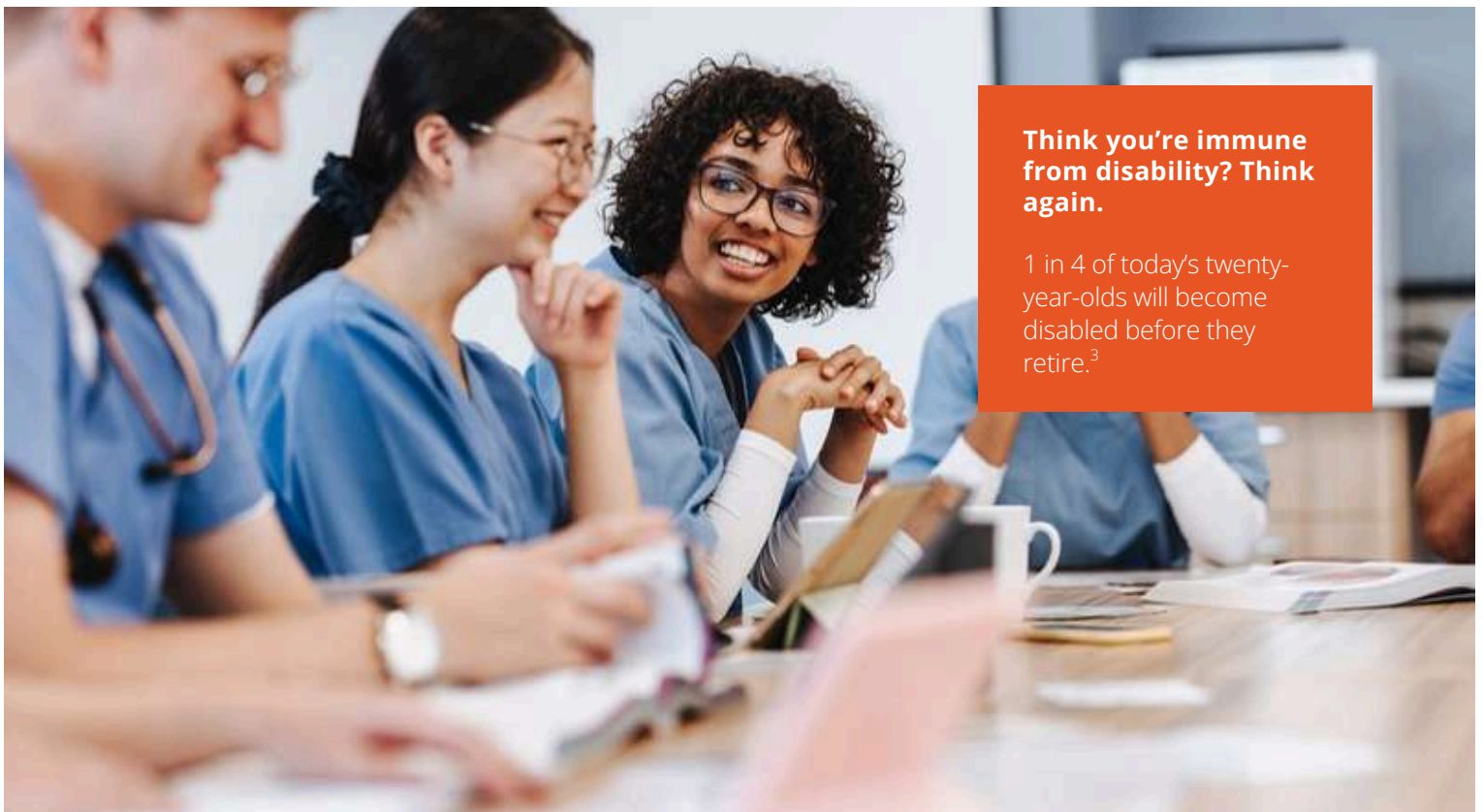
Before WashU training closes this window for good

A policy issued here, at discounted rates, with terms that cannot be changed, is simply not available on the open market at any price.

The financial decisions made during Washington University training shape the cost and terms of disability coverage for the entire length of a physician's career.

Guardian GSI offer highlights for eligible residents:

- Policy stays in force after residency. It is portable to fellowship, attending practice, or any employer nationwide.
- No medical underwriting. Prior conditions, prescriptions, and treatment history are not part of the application.
- Benefits are paid if you cannot perform your specific medical specialty, even while working in another capacity.
- If you become disabled, your premiums may be waived so coverage continues without payment while you recover.



Think you're immune from disability? Think again.

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

GSI benefit reference, Washington University School of Medicine

For Washington University Residents and Fellows in Training¹

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 Washington University in St. Louis that also include a student/resident discount.



Schedule a meeting now!

Set for Life
INSURANCE®

Jamie K. Fleischner, CLU, ChFC, LUTCF
President

Set for Life Insurance

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

CA License #0C39819 AR License #932514



¹The Guardian Life Insurance Company of America is an independent company, is not an official Washington University in St. Louis vendor, and is not associated with Washington University in St. Louis or authorized, sponsored, or endorsed by Washington University in St. Louis.

²Individual 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.

³Social 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.

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.

This publication is provided for informational purposes only and should not be considered tax or legal advice. Consult your tax, legal, or accounting professional regarding your individual situation.

Guardian[®] is a registered trademark of The Guardian Life Insurance Company of America.

© Copyright 2023 The Guardian Life Insurance Company of America.



The Guardian Life Insurance
Company of America
guardianlife.com