

Attention Emory Residents & Fellows!

Announcing the New Guaranteed Standard Issue Disability Insurance Program



Program Features

- **No exams or labs**
- **No medical questions asked**
- **Lock in up to 30% in permanent discounts**
- **Guardian/Berkshire's True Own Occupation definition of disability, including medical specialty language**
- **Coverage may be available even if you were declined in the past!**
- **Fully portable policy**
- **Guaranteed Issue policy of up to \$15,000 can be combined with a fully underwritten policy to get up to \$30,000 of monthly benefit**

Have Questions?

Schedule a 15 minute call today with the QR code below:



Ready to get quotes & apply?
Go to:

www.DisabilityQuotes.com/Emory
Emory Guaranteed Disability Program
exclusively offered through:



Quick Reference Benefit Chart

Benefit*

Guaranteed Standard Issue 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	Allow 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
Catastrophic Benefit Rider	Up to \$8,000 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
Discounts	10% Student Resident discount 10% Mental and/or Substance-Related Disorders discount 10% Preferred Occupation discount, depending on occupation
Student Loan Rider	Up to \$2,500 monthly benefit

*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.



Dan Pace
Certified Financial Services, LLC
 52 Forest Avenue
 Paramus, NJ 07652
 Direct:917.757.3447

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1 Individual disability income products underwritten and issued by Berkshire Life Insurance Company of American (BLICOA), Pittsfield, MA. BLICOA is a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America (Guardian), New York, NY or provided by Guardian. Product provisions and availability may vary by state. #2023-149314 Exp 01/25

Certified Financial Services, LLC
 52 Forest Avenue Paramus, NJ 07652