

Dear Student,

Because you're a student at the University of North Dakota, did you know that you may be eligible for Individual Disability Insurance (DI) with Guardian Life without medical underwriting? Guardian Life has protected you through a group long-term disability policy while you were a student.

DI can offer valuable protection, especially to physicians wishing to protect their future earnings. After all, your income is the foundation of all your financial and savings goals.

Here are two reasons to consider this exclusive offer:

- 1) You can qualify for a monthly benefit up to \$1,000 along with \$2,000 of our future increase rider to keep up with your increasing income in the future. No medical questions are asked, regardless of any pre-existing medical conditions. Higher levels of coverage are available to you with full medical underwriting.
- 2) This is **true own occupation** coverage with specialty language, which is critical to physicians. This means, if you're too sick or hurt to work in your specific occupation and choose to work in another occupation, 100% of the monthly benefit would be paid. If you're a surgeon or in a specialty providing direct patient care, we offer an even more enhanced definition for disability.

Disability Income is not a luxury and is a critical part of all financial plans. Your conversion privilege is limited. The conversion privilege is available in the medical student's final year and within the time limits defined under the group contract.

To obtain additional information available to you, please contact:

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