



AVMA LIFE Trust

Family Group Life and Accidental Death & Dismemberment Insurance Plans

An affordable way to ensure your family's well-being

For additional coverage – beyond the benefits paid by our life insurance plan – you have the option of adding our Accidental Death and Dismemberment (AD&D) coverage for you and your spouse or domestic partner. The AD&D coverage can help pay benefits upon a covered accidental death or serious injury, such as loss of a limb or loss of eyesight.

Group term life insurance

Our Family Group Term Life Insurance Plan is available to AVMA members under age 70, who reside in the U.S., for life insurance benefits up to \$2,000,000. In addition, you can purchase an equal amount of coverage for your spouse or domestic partner to a maximum of \$1,000,000, as well as up to \$10,000 for your children. If you're purchasing this life insurance as part of our Graduate Guarantee Program, your acceptance is guaranteed without the need for medical underwriting for coverage up to \$100,000.

AVMA | LIFE
Veterinarian Inspired Coverage



Underwritten by New York Life Insurance Company
(NY, NY 10010) on policy form GMR

Family Group Life Insurance and Accidental Death & Dismemberment Plan

Continued

(As of 7/1/2017)

Competitive rates exclusively for AVMA Members

Because of our group buying power, the AVMA LIFE Trust offers competitive rates for our members, including graduating SAVMA members. In addition, you can save even more if you're a non-smoker.

Sample Current Monthly Premium** for 28-Year Old Purchasing \$100,000 Death Benefit

Non-Smoker	Smoker
\$4.30	\$5.80

Rates increase as you enter a new age group

As long as you're an AVMA member, you're covered until age 80. At that time, your coverage can be converted to an individual policy without regard to physical condition.

Accidental Death & Dismemberment coverage (AD&D)

For additional coverage – beyond the benefits paid by our life insurance plan – you have the option of adding our Accidental Death and Dismemberment (AD&D) coverage for you and your spouse or domestic partner. The AD&D coverage can help pay benefits upon a covered accidental death or serious injury, such as loss of a limb or loss of eyesight.

Under this plan, coverage is available in increments of \$10,000 up to \$200,000 for members and up to \$100,000*** for a spouse or domestic partner at a monthly rate of \$0.60 per \$10,000 of coverage**. It has a fixed premium regardless of your age. AD&D coverage is guaranteed issue and coverage can be issued regardless of medical history.

For more information† on our Family Group Life and AD&D Insurance plans, call **800.621.6360** or contact your agent. To find an agent in your area, visit **AVMALife.org**.

*Please see the Family Group Life Insurance brochure for a full listing of rates for each age of issue.

** The insurance company has the right to change rates on a class-wide basis. (An example of "class" is a group of people with the same age or gender).

*** Spouse or domestic partner's coverage may not exceed the AVMA member's coverage.

† Including details such as exclusions, limitations, rates, eligibility, and renewal provisions.

AVMA LIFE Trust Program Administrator
1200 E. Glen Ave.
Peoria Heights, IL 61616-5348
800.621.6360
AVMALife.org

This is a product summary only. Certain exclusions may apply. Please refer to the plan brochure for full details.

Arkansas Insurance License Number 1322
California Insurance License Number 0F76076

For AD&D insurance this material is not intended for residents of NM.

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