



AVMA LIFE

Group Level Term Life Insurance and Accidental Death & Dismemberment Plans

We understand others depend on you

Like you, we are veterinarians and we know you work hard to provide for your family. That's why we designed affordable life insurance plans that can help protect their financial future.

Level term life insurance: 10-year & 20-year options

Our Level Term Life Plans make available benefits of up to \$2 million and rates are expected to remain level for the initial term, of the applicable group policies. In addition to coverage for yourself, you can apply to cover your spouse or domestic partner to a maximum of \$1 million, not to exceed member's amount. We also make our level term plans available to insure your dependent children for \$5,000 or \$10,000.

Our 10-Year Level Term Life Insurance Plan can provide your family with coverage in case of death and premiums that are expected to remain level during the plan's initial 10 years. And our 20-Year Level Term Life Insurance Plan provides the same protection with premiums that are expected to remain level for the plan's initial 20 years.

In the event of a terminal illness, you may have the option to have 50% of the policy's benefit paid while you are alive as part of our Accelerated Death Benefit.

AVMA | LIFE 
Veterinarian Inspired Coverage

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

Group Level Term Life Insurance and Accidental Death & Dismemberment Plans

Continued

Valuable discounts and competitive group rates

Because of the group purchasing power of thousands of veterinarians across the country, the AVMA LIFE Trust offers competitive rates. In addition, you can take advantage of premium volume discounts when you purchase \$250,000 or more of coverage.

Sample Current Annual Premium for a 40-Year Old Female: \$250,000 Death Benefit* (As of 7/1/2017)

Level Term	Super Preferred Non-Smoker	Preferred Non-Smoker	Non-Smoker	Preferred Smoker	Smoker
10-Year	\$152.50	\$172.50	\$232.50	\$585.00	\$672.50
20-Year	\$200.00	\$230.00	\$337.50	\$902.50	\$1090.00

Please see the 10-Year and 20-Year Level Term Life Insurance brochure for a full listing of rates at each age of issue.

Your death benefit remains level for the duration of your coverage.

When your coverage ceases because you've reached the age of 80 or you're no longer a member of AVMA, it can be converted to an individual policy without regard to physical condition.

Accidental death and dismemberment coverage (AD&D)

A serious accident can happen anywhere, at any time. Although you can't completely eliminate the risk, you can help protect yourself against the financial impact – which often can be substantial. For additional coverage – beyond the benefits paid by our level term life insurance plans – you have the option of adding our Large-Scale Accidental Death and Dismemberment (AD&D) coverage for you and your spouse or domestic partner. The AD&D coverage can pay benefits upon a covered accidental death or serious injury, such as loss of a limb or loss of eyesight.

Unlike our level term life insurance plans, the AD&D coverage does not require medical underwriting, and has a fixed premium regardless of your age. Coverage is available up to \$200,000 for AVMA members and up to \$100,000** for a spouse or domestic partner at an annual rate of \$7.20* for each \$10,000 increment of coverage.

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

*The insurance company has the right to change rates on a class-wide basis. (An example of a "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

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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 New Mexico.

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