



save

with an interest-free promissory note.

As a graduating AVMA Student Chapter member, you may already be eligible for guaranteed coverage* from the AVMA LIFE Trust. But did you know that if you sign up at the time of graduation and pay off your balance on or before October 31 2017, the AVMA LIFE Trust will provide you with an **interest-free note** to cover your first 6 months of premium for life, disability and AD&D insurance?

How it works:

1. Discuss your post-graduation insurance needs with your AVMA LIFE school agent, who can help calculate your estimated premium.
 - Review the plan descriptions.
 - Complete the application and the agent will send it, along with the estimated promissory note, to the AVMA LIFE Trust office for total calculation.
2. Upon completion of total calculation, the final promissory note will be prepared with the total amount due.
3. Choose the payment schedule that best fits your budget.
 - Interest will be waived if the note is paid off on or before October 31, 2017.
 - If you decide to keep the note for an additional 12 months, there will be a nominal 4% interest rate.
 - The note then becomes due and payable no later than October 31, 2018.

Don't Delay – The Open Enrollment Period is Limited!

For more information**, contact your agent, call **800.621.6360** or visit **www.AVMALife.org** today.

*Underwritten by New York Life Insurance Company (NY, NY 10010) on Policy Form GMR.

** Including plan descriptions that include rates, exclusions, limitations, eligibility and renewal provisions.

AVMA | LIFE
Veterinarian Inspired Coverage