Long-Term Disability Insurance & Basic Protection Package through AVMA LIFE Trust

We understand you have to protect one of your greatest assets – your earning power. We’re veterinarians like you. We understand how complex your financial life may be. Whether you have a multi-income household, or your take-home pay covers all your financial obligations, losing income due to illness, injury, or even death is not something you’d want to consider. That’s why we offer a variety of disability products to help protect your earnings if adversity strikes.

Protecting your income for the long term
Long-Term Disability Income Insurance through AVMA LIFE can provide you with replacement income if you’re unable to work for an extended period due to a covered disability. Benefit payments help you maintain your standard of living if a serious injury or illness prevents you from working. Or if you can still work but not at the level you were before the covered disability began, this coverage includes residual benefits designed to supplement your earnings after you return to work if your covered disability prevents you from earning as much as you did prior to your disability.

Long-term disability insurance rates

<table>
<thead>
<tr>
<th>Waiting Period</th>
<th>under 31</th>
<th>31-40</th>
<th>41-50</th>
<th>51-60</th>
<th>61-65</th>
<th>66+</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 days</td>
<td>$2.20</td>
<td>$2.60</td>
<td>$3.40</td>
<td>$4.60</td>
<td>$7.20</td>
<td>$9.60</td>
</tr>
<tr>
<td>60 days</td>
<td>$2.00</td>
<td>$2.40</td>
<td>$3.20</td>
<td>$4.20</td>
<td>$6.80</td>
<td>$9.00</td>
</tr>
<tr>
<td>90 days</td>
<td>$1.80</td>
<td>$2.20</td>
<td>$2.80</td>
<td>$3.60</td>
<td>$5.80</td>
<td>$8.00</td>
</tr>
<tr>
<td>180 days</td>
<td>$1.60</td>
<td>$2.00</td>
<td>$2.60</td>
<td>$3.20</td>
<td>$5.00</td>
<td>$7.00</td>
</tr>
</tbody>
</table>

Waiting Periods and Premiums are determined by the member’s age when coverage becomes effective. Renewal premiums do not increase with age.

There is a 10% surcharge on the rates for usage of tobacco/nicotine products.

Choose options to customize your disability coverage**

- **Cost of Living Adjustment (COLA)** When you purchase this option, your monthly benefit payments can keep pace with inflation (as measured by changes in the Consumer Price Index). The maximum yearly increase is 8%.

- **Future Purchase Option** With this option, you can purchase more disability coverage in the future to keep up with growth in your earnings and without additional medical underwriting at the time. So even if your health deteriorates, you can increase your disability coverage provided you are not disabled. This option is available to members under age 50.

- **Own Occupation Plus** If purchased, this option pays full benefits if your covered disability prevents you from practicing veterinary medicine, even if you are working in an alternate occupation. To qualify for benefits, your new occupation earnings must be at least 25% less than your pre-disability average earnings.

- **Spouse/Domestic Partner Disability Income Coverage** This option, if purchased, lets you apply for a $500 monthly benefit for your spouse/domestic partner under age 65. You, as the member, must have at least $1,000 of Long-Term Disability Income coverage through in force through AVMA LIFE for your spouse/domestic partner to be eligible.

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

**Optional features require additional premium. Review the Disability Income brochure for rates.
Basic Protection Package:
We created a valuable combination of coverages that no veterinarian will want to be without. Our Basic Protection Package includes:

- **Long-Term Disability Income Insurance:** a minimum purchase of $1,000 is required for the package.
- **Decreasing Term Life Insurance:** pays higher benefits to survivors of younger veterinarians (up to $75,000 if you’re under age 36) and a decreasing benefit amount as you get older.
- **Accidental Death and Dismemberment Coverage:** offers a single benefit payment up to $25,000 for an accidental death or serious injury.
- **Rabies Prophylaxis Benefit:** pays up to $600 per year for a series of rabies prophylaxis given either before or after exposure.

Regardless of your age, if you have long-term disability coverage with a minimum monthly benefit of $1,000, you can add the additional coverages of the Basic Protection Package for an additional $4.83 a month!

The AVMA LIFE Trust was created by veterinarians for veterinarians. All our coverages are available exclusively for members of the AVMA and their families.

For more information* on Long-Term Disability Income Insurance or the Basic Protection Package, please review the Disability Income brochure, call 800.621.6360, or contact your agent.

To find an agent in your area, visit AVMALife.org.

*Including coverage features, costs, eligibility, renewability, exclusions, and limitations.
Underwritten by New York Life Insurance Company (NY, NY 10010) on group policy form GMR.