Waiting Period | Current Monthly Premium per $100 of Monthly Benefit*
--- | ---
| **30 days** | **31-40** | **41-50** | **51-60** | **61-65** | **66+**
Premiums shown here are based on the member’s age at time of issue. Renewal premiums do not increase with age.  
| Premiums shown here are based on the member’s age at time of issue. Renewal premiums do not increase with age. | $2.20 | $2.60 | $3.40 | $4.60 | $7.20 | $9.60
| **60 days** | $2.00 | $2.40 | $3.20 | $4.20 | $6.80 | $9.00
| **90 days** | $1.80 | $2.20 | $2.80 | $3.60 | $5.80 | $8.00
| **180 days** | $1.60 | $2.00 | $2.60 | $3.20 | $5.00 | $7.00

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 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 earnings without additional medical underwriting. So even if your health deteriorates, you can increase your disability coverage. This option is available to members under age 50.

• **Own Occupation Plus** 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 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 AVMA LIFE Long-Term Disability Income coverage in force 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.
Basic protection package: important insurance

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 decreasing benefits 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 Basic Protection Package for about $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 our Group Long-Term Disability Income Insurance or Basic Protection Package, view the Disability Income brochure, call 800.621.6360, or contact your agent.

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

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

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

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 brochure for full details.

This material is not intended for residents of NM.

Program Administrator’s:
Arkansas Insurance License #1322
California Insurance License #0F76076