

# AVMA LIFE Trust

## Group Long-Term Disability Income Insurance & Basic Protection Package

### We understand you have to protect your greatest asset – 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 death is not something you want to consider. That's why we offer a range of disability products to help protect your earnings if adversity strikes.

### Protecting your income for the long term

Our long-term disability coverage can provide you with replacement income if you're unable to work for an extended period due to a covered disability—in some instances, even after retirement. These plans may pay a benefit to help maintain your standard of living if a serious injury or illness prevents you from working. Our long-term disability plan also 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

(As of 8/1/2018)

Waiting Period		Current Monthly Premium per \$100 of Monthly Benefit*					
		under 31	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.	<b>30 days</b>	\$1.83	\$2.17	\$2.83	\$3.83	\$6.00	\$8.00
	<b>60 days</b>	\$1.67	\$2.00	\$2.67	\$3.50	\$5.67	\$7.50
	<b>90 days</b>	\$1.50	\$1.83	\$2.33	\$3.00	\$4.83	\$6.67
	<b>180 days</b>	\$1.33	\$1.67	\$2.17	\$2.67	\$4.17	\$5.83

*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.

**AVMA | LIFE**<sup>®</sup>  
Veterinarian Inspired Coverage



Underwritten by

\*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.

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

# Group Long-Term Disability Income Insurance & Basic Protection Package

*Continued*

## **Basic protection package: important insurance**

We created an affordable 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 plans are available exclusively for members of the AVMA and their families.

For more information\* on our Group Long-Term Disability Income Insurance Plan or Basic Protection Package, 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.

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800.621.6360  
AVMALife.org

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

This material is not intended for residents of NM.

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

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