



Level Term Life Insurance and Optional Accidental Death & Dismemberment Insurance through AVMA LIFE Trust

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 offer valuable life insurance coverage that can help protect your financial future.

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

Our Level Term Life insurance offers 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 and your dependent children for \$5,000 or \$10,000.

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

Receipt of Accelerated Death benefits may affect eligibility for public assistance programs and may be taxable. Insureds should consult with the appropriate social services agency and assistance should be sought from a qualified tax advisor.



AVMA LIFE[®]
Veterinarian Inspired Coverage

AVMA PLIT[®]
Protecting you through it all

Group Level Term Life Insurance and Optional Accidental Death & Dismemberment Insurance

Continued

Valuable discounts and member-exclusive group rates

Because of the group purchasing power of thousands of veterinarians across the country, you can take advantage of member-exclusive 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: \$550,000 Death Benefit* (As of 09/01/23)

Level Term	Super Preferred	Preferred	Select	Standard
10-Year	\$198.00	\$236.50	\$368.50	\$792.00
20-Year	\$319.00	\$379.50	\$528.00	\$1,441.00

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 level term life insurance – 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 level term life insurance, 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 coverages, view the product brochure, 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).

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

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This is a product summary only. Certain exclusions may apply.
Please refer to the 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.
Underwritten by New York Life Insurance Company (NY, NY 10010) on group policy form GMR

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