

# Student Loan Disability Insurance through AVMA LIFE Trust

This AVMA LIFE Trust Supplemental Disability Income Insurance (for educational expense obligations) can help you with the educational expenses you may still be responsible for paying in the event you suffer a covered total disability. Educational expenses would include student loans for which you are responsible.

## Two Plans To Choose From

**Plan 1:** 5-Year Maximum Benefit Period

**Plan 2:** 10-Year Maximum Benefit Period

The Maximum Benefit Period is the maximum duration you could receive monthly benefits while disabled in the event of a covered total disability.

## Plan(s) available are based on your remaining student loan repayment years.

You decide at time of application which plan is most appropriate for your situation.

To qualify for Plan 1 (5-year plan), you must have a minimum of 3 years left on your loan(s). If you have more than 3 years but less than 7 years left you may only apply for Plan 1.

To qualify for Plan 2 (10-year plan), you must have at least 7 years left on your loans. If you have more than 7 years left you can apply for either Plan 1 or Plan 2.

Number of remaining loan repayment	Plan Available
Between 3 and 7 years	Plan 1
7 or more years	Plan 1 & Plan 2

## Each Plan has a 90 day Waiting Period.

The waiting period is the number of days needed before benefits become payable for a covered total disability.

## CURRENT SEMI-ANNUAL RATES\* (as of 9/1/24)

\$200 to \$2,000 (in \$100 Units)

Benefits payable after 90 days of covered disability

Age	Up to 5 Years Maximum Benefit	Up to 10 Years Maximum Benefit
Under 31	2.35	3.08
31-35	3.15	4.40
36-40	4.79	6.95
41-45	7.27	10.86
46-50	10.80	16.49

Rates increase as you attain a new age group

Note: The insurance company has the right to change rates on a class-wide basis.

The AVMA LIFE Trust products are available exclusively for members of the AVMA and their families. For more information\* on our Student Loan Disability Insurance, call **(800) 621-6360** or contact your agent. To find an agent in your area, visit **AVMALife.org**.

AVMA LIFE Trust Program Administrator

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AVMALife.org

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

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

This material is not intended for use with residents of NM.

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

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

**AVMA PLIT**<sup>®</sup>  
Protecting you through it all

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