AVMA LIFE Trust
Student Loan Disability Income Insurance
(for Educational Expense Obligations)

This AVMA LIFE Trust Supplemental Disability Income Insurance can help you pay
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.

The Maximum Benefit Period you can elect is determined by the number of years left
in any outstanding student loans you may have at that time. You decide at time of
application which Plan is most appropriate for your situation.

To qualify for Plan 1, you must have a minimum of 3 years left on your loan(s).

To qualify for Plan 2, you must have more than 7 years left on your loans. If you have
more than 3 years but less than 7 years left you may only apply for the 5-Year Plan.
If you have more than 7 years left you can apply for either the 5-Year plan or 10-Year
plan—the choice is yours. You are not eligible for the coverage if you have less than
3 years left on your loan(s).

Each Plan has a 90 day waiting period before benefits will be paid for
a covered disability.

Monthly Benefit Amounts

Student Loan Disability Income coverage is available in monthly benefit
units of $100, with a minimum of $200 and a maximum of $2,000. The
maximum you can purchase is limited to no more than the minimum monthly
payment required on your student loan rounded up to the next $100. At time
of application proof of your student loan payments must be submitted. (If
you have more than one student loan, you can apply for the total required
minimum monthly payments, but not more than $2,000 per month in total).
Who Is Eligible
AVMA members who are under age 50, regularly and actively working full-time (at least 20 hours per week) and reside in the 50 United States, District of Columbia, or Puerto Rico are eligible to apply for this coverage if they have an outstanding student loan. The member must provide proof of an outstanding student loan along with the amount of the required minimum monthly payments for the loan. You are not required to have other AVMA LIFE Trust Disability coverage in order to request this coverage. And, since this coverage is not based off your income, it doesn’t reduce the amount of AVMA LIFE Long-Term or Short-Term Disability you may be eligible for.

Exclusions And Limitations
Benefits are not paid for the 90-day Waiting Period. Benefits are not paid for disabilities resulting from:
• war
• military service
• self-inflicted injuries (whether intentional or while insane)*
• the commission of a felony and/or incarceration
• a specific condition for which an Impairment Restriction has been placed on your coverage

When Benefits End
If you are disabled and receive benefits from this coverage, benefit payments will end on the earliest of the following:
• You return to work and are no longer considered totally disabled
• You receive the maximum benefits for your particular plan
It should be noted that this coverage ends when the maximum benefit period has been reached.

<table>
<thead>
<tr>
<th>Age</th>
<th>Up to 5 Years Maximum Benefit</th>
<th>Up to 10 Years Maximum Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 31</td>
<td>2.36</td>
<td>3.08</td>
</tr>
<tr>
<td>31–35</td>
<td>3.15</td>
<td>4.40</td>
</tr>
<tr>
<td>36–40</td>
<td>4.79</td>
<td>6.95</td>
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<tr>
<td>41–45</td>
<td>7.27</td>
<td>10.86</td>
</tr>
<tr>
<td>46–50</td>
<td>10.80</td>
<td>16.49</td>
</tr>
<tr>
<td>51-55**</td>
<td>15.18</td>
<td>22.04</td>
</tr>
<tr>
<td>56-60**</td>
<td>23.40</td>
<td>33.84</td>
</tr>
</tbody>
</table>

Rates increase as you attain a new age group

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
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.

Arkansas Insurance License Number 1322
California Insurance License Number 0F76076

*Residents of Missouri: The exclusion of self inflicted injuries is not applicable to injuries caused by an attempted suicide while insane.
**Renewal only
***Including details such as exclusions, limitations, rates, eligibility, and renewal provisions.
†Note: The insurance company has the right to change rates on a class-wide basis.
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
Veterinarian Inspired Coverage
AVMA PLIT
Protecting you through it all