

# AVMA LIFE Trust

## Group Short-Term Disability Income Insurance Plan

### Protecting your income for the short term

On average, 5% of working Americans will experience a short-term disability (six months or less) due to illness, injury, or pregnancy each year. What's more, over 50% of American adults don't have enough money in savings to cover three months of living expenses if an accident or illness kept them from working.\* Our Short-Term Disability Income Insurance helps ensure you are protected in the short term if adversity strikes.

### You can choose your monthly benefit

You can choose a coverage amount from \$200 to \$5,000 in units of \$100. The maximum you can purchase is limited to 70% of your average earnings and will also depend on your age and other disability insurance you have in force.

### Benefits start based on the plan you select

We offer two plans. Plan 1 pays benefits on the 1st day of a covered disability due to an accident and on the 8th consecutive day of a covered disability due to sickness. Plan 2 pays benefits after 30 days of a covered disability within a period of no longer than 60 days. Your agent can help you choose the plan that makes most sense for you.

### Disabilities due to pregnancy may be covered, too

A disability resulting from pregnancy can be considered a covered disability, subject to an attending physician's certification pre- and post- delivery. The maximum benefit period for such a disability is three months.

### Short-term disability insurance rates

(As of 8/1/2018)

Current Monthly Premium per \$100 of Monthly Benefit					
PLAN	Under 31	31-40	41-50	51-60	61-70
<b>1 (1st/8th day)</b>	\$1.44	\$1.58	\$1.92	\$2.30	\$3.26
<b>2 (30 days)</b>	\$0.77	\$0.91	\$1.15	\$1.53	\$2.30

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 Short-Term Disability Income Insurance Plan, call **800.621.6360** or contact your agent. To find an agent in your area, visit **AVMALife.org**.

\* "Disability statistics." Council for Disability Awareness. 28 March 2018. Web. 10 July 2018.

\*\*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 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

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



Underwritten by

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