AVMA LIFE
Accidental Death & Dismemberment Insurance Plan

An affordable way to increase your peace of mind
The AVMA LIFE Trust Accidental Death & Dismemberment (AD&D) Plan can provide you and your family with added financial protection in the event you suffer a dismembering injury or accidental death. It’s designed to help supplement your current insurance coverage, increasing your peace of mind.

Up to $200,000 of coverage—guaranteed
You can apply for up to $200,000 (in $10,000 increments) of AD&D coverage for yourself and up to $100,000* (in $10,000 increments) of AD&D coverage for your spouse/domestic partner. This plan is guaranteed acceptance. That means there’s no underwriting or medical examination required.

A fixed premium
No matter your age or health status, your premium will be the same. The current annual rate for each $10,000 increment of coverage is $7.20.** That means you could get $200,000 of coverage for just $12 per month!

Coverage for serious accidents
Benefits can be paid for the following losses.

<table>
<thead>
<tr>
<th>LOSS OF</th>
<th>BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>Principal Sum</td>
</tr>
<tr>
<td>Both hands, both feet or sight in both eyes</td>
<td>Principal Sum</td>
</tr>
<tr>
<td>One hand and one foot</td>
<td>Principal Sum</td>
</tr>
<tr>
<td>One hand or foot and sight of one eye</td>
<td>Principal Sum</td>
</tr>
<tr>
<td>One hand or foot or sight of one eye</td>
<td>1/2 of Principal Sum</td>
</tr>
</tbody>
</table>
30-day free look
We want you to be 100% satisfied. If, after you purchase, you are not happy with the terms summarized within your Certificate of Insurance, you may return it, without claim, within 30 days. Your coverage will be invalidated, and you will receive a full refund—no questions asked!

Learn more
The AVMA LIFE Trust was created by veterinarians for veterinarians. All our plans are available exclusively to members of the AVMA and their families. For more information*** on our AD&D plan, view the product brochure, call 800.621.6360, or contact your agent. To find an agent in your area, visit AVMALIFE.org.

*Spouse/domestic partner coverage may not exceed the AVMA member’s coverage.
**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
This marketing material is not intended for use in NM.
This is a product summary only. Certain exclusions may apply. Please refer to the plan brochure for full details.

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AVMALife.org

Arkansas Insurance License Number 1322
California Insurance License Number 0F76076