AVMA LIFE Trust
Family Group Life and Accidental Death & Dismemberment Insurance Plans

An affordable way to ensure your family’s well-being
For additional coverage – beyond the benefits paid by our life insurance plan – you have the option of adding our Accidental Death and Dismemberment (AD&D) coverage for you and your spouse or domestic partner. The AD&D coverage can help pay benefits upon accidental death or serious injury, such as loss of a limb or loss of eyesight.

Group term life insurance
Our Family Group Term Life Insurance Plan is available to AVMA members under age 70, who reside in the U.S., for life insurance benefits up to $1,000,000. In addition, you can purchase an equal amount of coverage for your spouse or domestic partner, as well as up to $10,000 for your children. If you’re purchasing this life insurance as part of our Graduate Guarantee Program, your acceptance is guaranteed without the need for medical underwriting for coverage up to $100,000.

*Please see the Family Group Life Insurance brochure for a full listing of rates for each age of issue.

**The insurance company has the right to change rates on a class-wide basis. (An example of “class” is a group of insureds with the same age or gender).
Family Group Life Insurance and Accidental Death & Dismemberment Plan

Continued

Affordable rates* when you need a discount the most

Because of our group buying power, the AVMA LIFE Trust offers competitive rates for our members, including graduating SAVMA members. In addition to group discounts, you can save even more if you’re a non-smoker.

As long as you’re an AVMA member, you’re covered until age 80. At that time, your coverage can be converted to an individual policy without regard to physical condition.

Accidental Death & Dismemberment coverage (AD&D)

For additional coverage – beyond the benefits paid by our life insurance plan – you have the option of adding our Accidental Death and Dismemberment (AD&D) coverage for you and your spouse or domestic partner. The AD&D coverage can help pay benefits upon accidental death or serious injury, such as loss of a limb or loss of eyesight.

Under this plan, coverage is available in increments of $10,000 up to $200,000 for members and up to $100,000*** for a spouse or domestic partner at an annual rate of $7.20 per $10,000 of coverage**. It has a fixed premium regardless of your age. For graduating members of SAVMA utilizing the Graduate Guarantee Program, coverage is guaranteed for up to $100,000 regardless of medical history.

For more information† on our Term Life Insurance plans, call 800.621.6360 or talk with your agent. To find an agent in your area, visit AVMALife.org.

Sample Current Monthly Premium** for 28-Year Old Purchasing $100,000 Death Benefit

<table>
<thead>
<tr>
<th>Non-Smoker</th>
<th>Smoker</th>
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<tr>
<td>$4.30</td>
<td>$5.80</td>
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Rates increase as you enter a new age group.

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***Spouse or domestic partner’s coverage may not exceed the AVMA member’s coverage.

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