AVMA LIFE Trust
Supplemental Disability Income Plan
(for Educational Expense Obligations)

This AVMA LIFE Trust Supplemental Disability Income Plan 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
One Supplemental Disability Income Plan has a 5 Year Maximum Benefit Period, which means that you could receive benefits in the event of a covered total disability for up to five years while you remain disabled. The second Plan has a 10 Year Maximum Benefit Period. You decide at time of application which Plan is most appropriate for your situation.

You must have a minimum of 3 years left on your loan(s) to apply for the 5 Year Maximum Benefit Period Plan. 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 or 10 Year Plan. You are not eligible for the plan 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
Supplemental 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).

Underwritten by New York Life Insurance Company (NY, NY 10010) on policy form GMR
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 United States 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 get this coverage.

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 under the plan, benefits 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.

CURRENT GROUP SUPPLEMENTAL DISABILITY INCOME PLAN SEMI-ANNUAL RATES†

<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>
</tr>
<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>

The AVMA LIFE Trust plans are available exclusively for members of the AVMA and their families. For more information*** on our Supplemental Disability plan, call 800.621.6360 or talk with 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 plan brochure for full details.

This marketing material is not intended for residents of NM.

*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.