

AVMA GHLIT Group Level Term Life Insurance and Accidental Death & Dismemberment Plans

WE UNDERSTAND OTHERS DEPEND ON YOU

Like you, we are veterinarians and we know you work hard to provide for your family. That's why we designed affordable life insurance plans that can help protect their financial future.

LEVEL TERM LIFE INSURANCE: 10-YEAR & 20-YEAR OPTIONS

Our Level Term Life Plans make available benefits of up to \$1 million and rates are expected to remain level for the duration, or term, of the applicable group policies. In addition to coverage for you and your spouse or domestic partner, we also make our level term plans available to insure your dependent children for \$5,000 or \$10,000.

Our 10-Year Level Term Life Insurance Plan can provide your family with coverage in case of death and premiums that are expected to remain level during the plan's initial 10 years. And our 20-Year Level Term Life Insurance Plan provides the same protection with premiums that are expected to remain level for the plan's initial 20 years.

In the event of a terminal illness, you may have the option to have 50% of the policy's benefit paid while you are alive as part of our Accelerated Death Benefit.

VALUABLE DISCOUNTS AND AFFORDABLE GROUP RATES

Because of the group purchasing power of thousands of veterinarians across the country, the AVMA GHLIT offers affordable rates. In addition, you can take advantage of premium volume discounts when you purchase \$250,000 or more of coverage. We also offer an additional Preferred Rate Class for healthy applicants who lead a healthy lifestyle, such as complete abstinence from tobacco products.

Sample Annual Premium for a 40-Year Old Female: \$250,000 Death Benefit*

(As of May 1, 2010)

Please see the 10-Year and 20-Year Level Term Life Insurance brochure for a full listing of rates at each age of issue.

<i>Level Term</i>	<i>Preferred</i>	<i>Select</i>	<i>Standard</i>
10-Year	\$147.50	\$182.50	\$470.00
20-Year	\$225.00	\$360.00	\$757.50

When your coverage ceases because you've reached the age of 80 or you're no longer a member of AVMA, it can be converted to an individual policy without regard to physical condition.

*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).

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ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE (AD&D)

A serious accident can happen anywhere, at any time. Although you can't completely eliminate the risk, you can help protect yourself against the financial impact – which often can be substantial. For additional coverage – beyond the benefits paid by our level term life insurance plans – you have the option of adding our Large-Scale Accidental Death and Dismemberment (AD&D) coverage for you and your spouse or domestic partner. The AD&D coverage can pay benefits upon accidental death or serious injury, such as loss of a limb or loss of eyesight.

Unlike our level term life insurance plans, the AD&D coverage does not require medical underwriting, and has a fixed premium regardless of your age. Coverage is available up to \$200,000 for AVMA members and up to \$100,000* for a spouse or domestic partner at an annual rate of \$7.20** for each \$10,000 increment of coverage.

For more information*** on our Term Life Insurance and AD&D plans, call **1.800.621.6360** or talk with your agent. To find an agent in your area, visit **www.avmaghlit.org**.

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

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

The AVMA Group Health and Life Insurance Trust
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www.avmaghlit.org

Underwritten by New York Life Insurance Company (NY, NY 10010) on Group Policy Form GMR-FACE/14884/14885/14886. This is a product summary only. Certain exclusions may apply. Please refer to the plan brochure for full details.



Insurance you can trust.