

# AVMA LIFE Trust

Group 10-Year and 20-Year Level Term Life  
and optional Large Scale Accidental Death and Dismemberment  
(AD&D) Insurance

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

Underwritten by



NEW YORK LIFE and the NEW YORK LIFE Box Logo are  
trademarks of New York Life Insurance Company

## PUTTING YOUR NEEDS FIRST

Since 1957, the AVMA LIFE Trust has provided members like you with access to coverage you can trust. That's because AVMA members are more than just program participants—they're in charge.

The AVMA Trust—encompassing both AVMA LIFE and AVMA PLIT—is governed by a Board of Trustees who are working veterinarians and AVMA members. These Trustees guide the mission and vision of the organization and work with the Trust's team of experienced insurance professionals to help ensure that members' needs always come first.

The AVMA LIFE Trust program is designed to help save members money on premiums. As a self-rated participating program, the charges to members are based solely on the claims experience of AVMA members and their families. No outside groups are included. When the funds paid into the program exceed what is required for its operation, these funds are used to lower costs or improve coverage for participants.

The AVMA LIFE program is underwritten by New York Life Insurance Company, one of the industry's most respected names. New York Life Insurance Company (NY, NY 10010) has received the highest ratings for financial strength currently awarded to any U.S. life insurer by all four major rating agencies, including Moody's Investor Service (Aaa), Standard & Poor's (AA+), Fitch Ratings (AAA), and A.M. Best (A++).\*

\*Individual Third Party Rating Reports (as of 11/17/2023)

NYL5033632.2

### A Valuable Way to Help Ensure Your Family's Well-Being

We know you understand the need for life insurance. But if you've shopped on your own, you may have found it difficult and expensive to purchase enough protection.

This is where your AVMA Membership serves you well. 10-Year Level and 20-Year Level Term Life through the AVMA Life Trust offers substantial coverage, at member-exclusive group rates that may save you money on premiums compared to what you may find in the individual market.

### A Flexible Answer to Help Meet Your Life Protection Needs

Nothing is more valuable than your life, and all that you provide for those who depend on you. And with each passing day... each dollar you earn... each life event...you grow even more valuable. That is why ample life insurance is a must for you.

## A Choice of Two Different Level Premium Terms – 10-Years or 20-Years

10-Year Level Term or 20-Year Level Term Life Insurance was designed to help protect you from unnecessary financial burdens and help ensure your family's financial security for a ten-year or twenty-year period.

Premiums are set based on the insured's age on the effective date and although not guaranteed are expected to remain level for an **initial 10-Year or 20-Year period** with level amounts of insurance until termination at age 80.

At the end of the 10-Year or 20-Year period, coverage will automatically be renewed without evidence of insurability. Renewal premium rates are not guaranteed and will be based on the insureds then attained age and will increase as he/she ages. However, if the insured is under age 70 – he/she may apply for a subsequent 10-Year period, or if the insured is under age 60, he/she may apply for a subsequent 20-Year period of new level rates based on the insureds then attained age and subject to submission of satisfactory medical evidence.

## SOME HIGHLIGHTS OF LEVEL TERM LIFE INSURANCE

### Most AVMA Members are Eligible to Apply

AVMA Members under age 70 for 10-Year Term and under age 60 for 20-Year Term, who reside in the 50 United States, District of Columbia, or Puerto Rico, may apply for Level Term Life Insurance coverage.

### You can apply for Member Coverage up to \$2 million or Spouse/Domestic Partner Coverage up to \$1 million.

Member coverage is available from \$100,000 to \$2,000,000 in units of \$10,000.

Coverage for your lawful Spouse/Domestic Partner is available from \$100,000 to \$1,000,000 in units of \$10,000.

Spouses/domestic partners who are also eligible members can only be covered as an eligible member or eligible spouse/domestic partner but not both.

In no event can an insured's Life Insurance coverage exceed \$2,000,000 for member and \$1,000,000 for your Spouse/Domestic Partner, when combined with other Level Term Life or Family Group Life through AVMA LIFE Trust.

### You can cover your Dependent Children, too

You may choose either \$5,000 or \$10,000 option for your Dependent Children. Each unmarried, dependent child from 14 days old to age 23 can be covered. If both parents are covered, dependent coverage can only be covered by one parent.

\*Individual Third-Party Ratings Reports (as of 10/19/23)

## **You can remain fully insured until age 80**

Coverage for you and/or your insured Spouse/Domestic Partner remains in force until age 80, when it ceases.

## **Premium Discounts Available**

**Volume Discounts** - The higher your coverage the lower your rate. Premium rates are discounted beginning at \$250,000 and further discounted at face amounts of \$500,000 and \$1,000,000.

**Non-Smoker Discounts** - Level Term Life Insurance through AVMA LIFE features four risk classes which are based various underwriting factors including your lifestyle, health history, tobacco-nicotine use, and the company's underwriting guidelines. Four (4) rate classes are offered:

- *Super-Preferred:* These rates are the lowest "best" rates available. This risk class is designed for individuals who lead low-risk lifestyles, have not used tobacco or nicotine in any form during the past 24 months, and whose health history meets the highest underwriting standards. Super-Preferred rates are only available for face amounts of \$510,000 or more.
- *Preferred:* Preferred rates are for individuals who have not used tobacco or nicotine products in any form during the past 24 months and whose health history meets the highest underwriting standards.
- *Select:* These rates are for individuals who have not used tobacco or nicotine products in any form during the past 12 months (24-months for coverage approved through Quick DecisionSM – see page 4 for details).
- *Standard:* Standard rates are for applicants that smoke or have used tobacco products within the past 12 months (24-months for coverage approved through Quick DecisionSM –see page 4 for details), and for other non-smokers who do not qualify for the other risk classes.

## **Accelerated Death Benefit**

This benefit is designed to provide terminally ill life insureds the option to have a portion of their life insurance benefit paid while they are still alive, with no restrictions as to how the money is used.

To qualify for the Accelerated Death Benefit an individual must be insured under 10-Year or 20-Year Level Term Life Insurance through AVMA LIFE Trust, under age 79, and diagnosed as having a life expectancy of 24 months or less. Proof of terminal illness will consist of a statement from the insured's physician and any other medical information that New York Life believes necessary to confirm the insured's status.

If the insured qualifies, he or she will be paid in a lump sum, up to 50 percent of the amount of their in force life insurance. Only one Accelerated Death Benefit will be made during the insured's lifetime and any benefit payable for loss of life

will be reduced by the amount paid under the Accelerated Death Benefit. Premium contributions will not be reduced. insurance. Only one Accelerated Death Benefit will be made during the insured's lifetime and any benefit payable for loss of life will be reduced by the amount paid under the Accelerated Death Benefit. Premium contributions will not be reduced.

Receipt of Accelerated Death benefits may affect eligibility for public assistance programs and may be taxable. Insureds should consult with the appropriate social services agency and assistance should be sought from a qualified tax advisor.

## **Term Life Exclusions and Limitations**

Suicide, within two years after a person's coverage becomes effective, is not covered. In that event, premiums paid for the person's coverage will be returned.

Missouri Residents: Benefits will not be paid for death resulting from suicide` within the first two years if New York Life can show that suicide was intended at the time of application.

## **You Have Important Life Insurance Conversion Privileges**

You, your Spouse/Domestic Partner, and Dependent Children have options for converting your insurance if and when coverage ceases.

### **Member Conversion**

As a Member, you are entitled to convert your coverage to an individual life insurance policy for up to the amount of insurance terminating, without regard to physical condition, when your coverage ceases for one of the following reasons:

- You've reached the age of 80.
- You're no longer a Member of AVMA

### **Spouse/Domestic Partner and Dependent Children Conversion**

Conversion privileges for your insured family members are as follows:

- If Member life insurance terminates due to membership termination, and conversion is permissible, your insured dependents will also be entitled to convert to an individual policy under the same terms.
- If dependent life insurance ceases due to termination of eligibility as a dependent, conversion is also permissible.

Additional Member and Dependent conversion options are explained in the Certificate of Insurance. All requests for conversions must be made within 31 days.

## QUICK DECISION<sup>SM</sup> UNDERWRITING AVAILABLE FOR NEW APPLICANTS ON COVERAGE AMOUNTS OF \$500,000 OR LESS

QuickDecision is a feature available on Family Group Life and Level Term Life Insurance through AVMA LIFE Trust that allows New York Life Insurance Company to make an underwriting decision in real-time based upon your answers to health questions online, along with information gathered from various databases about you. Since New York Life is often able to receive everything needed through this process, an underwriting decision can be made sooner.

If you are a first-time new applicant for life insurance through the AVMA LIFE Trust, and request a coverage amount of \$500,000 or less, you could qualify for QuickDecision automated underwriting—with no medical exams or doctor's visit—and get an underwriting decision as soon as today.

QuickDecision is available to AVMA members and their spouses/domestic partners under age 65 (under 55 for 20-Year LTL). Coverage is also available for dependent children under age 23.

QuickDecision is not available to an applicant who is age 65 or older (55 or older for 20-Year LTL); requests a coverage amount greater than \$500,000; or who requests a coverage amount that, when combined with other coverage obtained through QD/QD-Expedited UW, exceeds a \$500,000 lifetime QD/QD-Expedited UW limit.

If an applicant is not eligible for QuickDecision, New York Life will process the application with full underwriting, which may include a medical interview or exams.

Certain states are not approved to gather your health history online, and some applicants prefer to apply through the mail. When this happens, New York Life may process your application with an Expedited Underwriting process, using the QuickDecision underwriting rules (QD-Expedited), if the coverage amount requested is \$500,000 or less and provided you meet the criteria for QuickDecision underwriting. QD-Expedited underwriting decisions can be available in 5-10 business days.

Please review our [QuickDecision Frequently Asked Questions](#) available online when you apply or on [avmalife.org](#).

## 10-YEAR AND 20-YEAR LEVEL TERM LIFE INSURANCE— ANNUAL RATES<sup>1</sup>

MEMBER \$100,000 to \$2,000,000 (\$10,000 Units). Refer to rates on the following pages.

SPOUSE/DOMESTIC PARTNER \$100,000 to \$1,000,000 (\$10,000 Units). Refer to rates on the following pages.

CHILDREN \$5,000 per child – \$12.00 for one or more children

\$10,000 per child – \$24.00 for one or more children

Charges shown are gender specific annual rates per \$1,000 and are determined based on age at issue. Rates are expected to remain level for 10 or 20 years but are not guaranteed.

<sup>1</sup>Note: The insurance company has the right to change rates on a class-wide basis. For example, a class is a group of insureds with the same age, gender, or risk class

### **For All AVMA LIFE Trust Coverages, You May Pay Monthly (EFT ONLY) Quarterly, Semi-Annually, or Annually (EFT or Direct Bill)**

Please note that the billing mode you select will be applicable to all your AVMA LIFE Trust coverages, whether new or existing (except dental or vision).

A monthly payment option is available. This option is only available with Electronic Funds Transfer (EFT) election. Premiums can be electronically withdrawn from your checking or savings account monthly. The monthly amount to be withdrawn equals 1/12 of the annual rates. Changes to EFT can only occur on a billing cycle (February 1, May 1, August 1, or November 1) and must be received 45 days preceding the billing cycle date.

A quarterly payment option is available. The quarterly payment is computed by dividing the annual rates by four and the common due dates are February 1, May 1, August 1, and November 1.

A semi-annual payment option is available. The semi-annual payment is computed by dividing the annual rates for 10- & 20-Year Level Term Life by two and the common due dates are May 1 and November 1.

An annual option is also available, and the common due date is May 1.

To change a billing option, the Trust office must be given notice 45 days preceding a renewal date.

**CURRENT 10-YEAR LEVEL TERM LIFE PREMIUM RATES<sup>1</sup> EFF. SEPTEMBER 1, 2024**

Expected to Remain Level For the First 10 Years

**Face Amounts of \$100,000 to \$240,000  
Annual Rates per \$1,000 of Insurance**

Issue Age	MALE			FEMALE		
	Preferred	Select	Standard	Preferred	Select	Standard
17-20	0.47	0.58	1.22	0.36	\$0.48	0.69
21	0.47	0.58	1.22	0.36	0.48	0.69
22	0.47	0.58	1.22	0.36	0.48	0.69
23	0.47	0.58	1.22	0.36	0.48	0.69
24	0.47	0.58	1.22	0.36	0.48	0.69
25	0.47	0.58	1.22	0.36	0.48	0.69
26	0.47	0.58	1.27	0.37	0.50	0.75
27	0.47	0.58	1.32	0.38	0.51	0.81
28	0.47	0.58	1.37	0.39	0.52	0.88
29	0.47	0.58	1.43	0.40	0.54	0.95
30	0.47	0.59	1.49	0.41	0.56	1.03
31	0.49	0.61	1.58	0.43	0.59	1.11
32	0.51	0.64	1.68	0.45	0.62	1.21
33	0.54	0.68	1.79	0.48	0.66	1.32
34	0.56	0.71	1.91	0.51	0.70	1.43
35	0.59	0.74	2.03	0.54	0.75	1.55
36	0.63	0.79	2.15	0.56	0.78	1.66
37	0.66	0.83	2.28	0.59	0.82	1.78
38	0.70	0.88	2.41	0.62	0.86	1.91
39	0.74	0.93	2.55	0.65	0.90	2.05
40	0.79	0.99	2.70	0.68	0.94	2.19
41	0.85	1.06	2.96	0.72	1.01	2.39
42	0.91	1.14	3.24	0.77	1.08	2.61
43	0.97	1.23	3.55	0.82	1.15	2.85
44	1.05	1.32	3.89	0.87	1.23	3.11
45	1.12	1.42	4.26	0.93	1.31	3.39
46	1.21	1.51	4.64	1.00	1.40	3.65
47	1.30	1.61	5.06	1.08	1.50	3.94
48	1.40	1.72	5.51	1.17	1.61	4.24
49	1.50	1.83	6.01	1.26	1.72	4.57
50	1.62	1.95	6.55	1.36	1.84	4.93
51	1.77	2.13	7.39	1.47	2.00	5.47
52	1.93	2.32	8.33	1.60	2.17	6.06
53	2.11	2.54	9.39	1.73	2.36	6.72
54	2.30	2.77	10.59	1.88	2.56	7.46
55	2.51	3.02	11.94	2.04	2.78	8.27
56	2.76	3.32	13.21	2.21	3.01	9.18
57	3.04	3.66	14.61	2.39	3.26	10.20
58	3.34	4.03	16.15	2.59	3.54	11.32
59	3.68	4.43	17.87	2.81	3.83	12.57
60	4.05	4.88	19.76	3.04	4.15	13.96
61	4.44	5.35	21.24	3.35	4.57	15.37
62	4.87	5.87	22.82	3.69	5.04	16.91
63	5.33	6.44	24.53	4.06	5.55	18.61
64	5.85	7.07	26.36	4.47	6.12	20.49
65	6.41	7.75	28.33	4.92	6.74	22.55
66	7.11	8.79	30.23	5.55	7.57	24.19
67	7.88	9.96	32.25	6.25	8.50	25.95
68	8.74	11.29	34.41	7.04	9.55	27.83
69	9.69	12.80	36.71	7.94	10.73	29.85

**Insured Child(ren) Annual Premium Rate per \$5,000 of Insurance** One or More Child(ren) \$12.00

<sup>1</sup>Note: The insurance company has the right to change rates on a class-wide basis.

**CURRENT 10-YEAR LEVEL TERM LIFE PREMIUM RATES<sup>1</sup> EFF. SEPTEMBER 1, 2024**

Expected to Remain Level For the First 10 Years

**Face Amounts of \$250,000 to \$490,000  
Annual Rates per \$1,000 of Insurance**

Issue Age	MALE			FEMALE		
	Preferred	Select	Standard	Preferred	Select	Standard
17-20	0.37	0.47	1.03	0.27	0.38	0.59
21	0.37	0.47	1.03	0.27	0.38	0.59
22	0.37	0.47	1.03	0.27	0.38	0.59
23	0.37	0.47	1.03	0.27	0.38	0.59
24	0.37	0.47	1.03	0.27	0.38	0.59
25	0.37	0.47	1.03	0.27	0.38	0.59
26	0.37	0.47	1.07	0.28	0.39	0.64
27	0.37	0.47	1.12	0.29	0.40	0.70
28	0.37	0.47	1.17	0.30	0.42	0.76
29	0.37	0.47	1.22	0.31	0.43	0.83
30	0.37	0.47	1.27	0.32	0.44	0.90
31	0.39	0.50	1.36	0.34	0.48	0.98
32	0.41	0.53	1.45	0.36	0.51	1.07
33	0.44	0.56	1.55	0.38	0.54	1.17
34	0.46	0.59	1.66	0.41	0.58	1.27
35	0.49	0.62	1.77	0.44	0.62	1.39
36	0.52	0.66	1.88	0.46	0.65	1.49
37	0.55	0.70	2.00	0.48	0.69	1.60
38	0.59	0.75	2.12	0.51	0.73	1.71
39	0.63	0.80	2.25	0.54	0.77	1.84
40	0.67	0.85	2.39	0.57	0.81	1.98
41	0.72	0.92	2.63	0.61	0.87	2.16
42	0.78	0.99	2.89	0.65	0.93	2.36
43	0.84	1.07	3.18	0.70	1.00	2.58
44	0.91	1.15	3.49	0.75	1.07	2.82
45	0.98	1.24	3.83	0.80	1.15	3.09
46	1.05	1.36	4.19	0.85	1.25	3.33
47	1.12	1.48	4.57	0.90	1.35	3.60
48	1.20	1.62	5.00	0.95	1.47	3.88
49	1.29	1.77	5.46	1.01	1.59	4.19
50	1.38	1.94	5.97	1.07	1.73	4.52
51	1.51	2.12	6.74	1.17	1.86	5.02
52	1.64	2.32	7.61	1.27	2.01	5.57
53	1.80	2.54	8.59	1.38	2.16	6.18
54	1.96	2.78	9.70	1.51	2.33	6.86
55	2.14	3.04	10.95	1.64	2.51	7.61
56	2.36	3.35	12.11	1.78	2.72	8.45
57	2.60	3.69	13.40	1.93	2.95	9.39
58	2.87	4.07	14.82	2.10	3.20	10.43
59	3.16	4.48	16.40	2.28	3.48	11.58
60	3.49	4.94	18.14	2.47	3.77	12.86
61	3.83	5.42	19.50	2.72	4.16	14.16
62	4.20	5.95	20.97	3.00	4.59	15.59
63	4.62	6.54	22.55	3.31	5.07	17.17
64	5.07	7.18	24.25	3.65	5.59	18.90
65	5.56	7.88	26.07	4.02	6.17	20.81
66	6.17	8.94	27.82	4.53	6.94	22.33
67	6.85	10.15	29.70	5.11	7.80	23.96
68	7.60	11.52	31.69	5.77	8.77	25.70
69	8.44	13.07	33.82	6.51	9.86	27.58

**Insured Child(ren) Annual Premium Rate per \$5,000 of Insurance** One or More Child(ren) \$12.00

<sup>1</sup>Note: The insurance company has the right to change rates on a class-wide basis.

**CURRENT 10-YEAR LEVEL TERM LIFE PREMIUM RATES<sup>1</sup> EFF. SEPTEMBER 1, 2024**

Expected to Remain Level For the First 10 Years

**Face Amounts of \$500,000 to \$990,000**

**Annual Rates per \$1,000 of Insurance**

Super Preferred rates not available for face amounts of \$500,000

Issue Age	MALE				FEMALE			
	Super Preferred <sup>2</sup>	Preferred	Select	Standard	Super Preferred <sup>2</sup>	Preferred	Select	Standard
17-20	0.24	0.28	0.43	0.78	0.18	0.21	0.32	0.44
21	0.24	0.28	0.43	0.78	0.18	0.21	0.32	0.44
22	0.24	0.28	0.43	0.78	0.18	0.21	0.32	0.44
23	0.24	0.28	0.43	0.78	0.18	0.21	0.32	0.44
24	0.24	0.28	0.43	0.78	0.18	0.21	0.32	0.44
25	0.24	0.28	0.43	0.78	0.18	0.21	0.32	0.44
26	0.25	0.28	0.43	0.81	0.19	0.22	0.34	0.48
27	0.25	0.29	0.43	0.84	0.19	0.22	0.35	0.52
28	0.25	0.29	0.43	0.88	0.20	0.23	0.36	0.57
29	0.25	0.29	0.43	0.91	0.21	0.24	0.37	0.61
30	0.25	0.29	0.43	0.95	0.21	0.24	0.38	0.66
31	0.26	0.30	0.45	1.01	0.22	0.26	0.40	0.72
32	0.27	0.32	0.48	1.08	0.24	0.27	0.43	0.79
33	0.29	0.33	0.50	1.15	0.25	0.29	0.46	0.86
34	0.30	0.35	0.53	1.23	0.27	0.31	0.49	0.93
35	0.31	0.37	0.56	1.31	0.28	0.33	0.52	1.01
36	0.33	0.39	0.59	1.39	0.30	0.35	0.55	1.09
37	0.35	0.42	0.63	1.47	0.31	0.37	0.58	1.17
38	0.38	0.44	0.67	1.56	0.33	0.38	0.61	1.25
39	0.40	0.47	0.71	1.66	0.34	0.40	0.64	1.34
40	0.42	0.50	0.76	1.75	0.36	0.43	0.67	1.44
41	0.45	0.54	0.82	1.92	0.39	0.46	0.72	1.57
42	0.49	0.58	0.88	2.11	0.41	0.49	0.77	1.71
43	0.53	0.62	0.95	2.32	0.44	0.52	0.82	1.87
44	0.56	0.67	1.02	2.54	0.47	0.56	0.88	2.05
45	0.61	0.72	1.10	2.79	0.50	0.60	0.94	2.24
46	0.66	0.78	1.20	3.08	0.54	0.65	1.01	2.44
47	0.71	0.84	1.31	3.39	0.58	0.70	1.08	2.66
48	0.76	0.91	1.43	3.74	0.63	0.76	1.16	2.90
49	0.82	0.98	1.56	4.13	0.68	0.82	1.24	3.16
50	0.88	1.06	1.71	4.55	0.74	0.88	1.33	3.44
51	0.96	1.16	1.87	5.13	0.80	0.96	1.45	3.82
52	1.05	1.26	2.04	5.80	0.87	1.04	1.58	4.24
53	1.15	1.38	2.23	6.54	0.95	1.13	1.71	4.70
54	1.25	1.50	2.44	7.38	1.03	1.23	1.87	5.22
55	1.37	1.64	2.66	8.33	1.12	1.34	2.03	5.79
56	1.51	1.81	2.93	9.21	1.21	1.45	2.20	6.43
57	1.66	1.99	3.23	10.19	1.31	1.57	2.39	7.14
58	1.83	2.20	3.56	11.27	1.42	1.70	2.59	7.93
59	2.01	2.42	3.92	12.46	1.53	1.85	2.81	8.81
60	2.21	2.67	4.32	13.78	1.66	2.00	3.05	9.79
61	2.43	2.93	4.75	14.81	1.83	2.21	3.37	10.78
62	2.66	3.22	5.21	15.93	2.02	2.43	3.71	11.88
63	2.92	3.53	5.72	17.12	2.23	2.69	4.10	13.08
64	3.21	3.87	6.27	18.41	2.46	2.96	4.52	14.41
65	3.52	4.25	6.89	19.79	2.71	3.27	4.99	15.87
66	3.91	4.73	7.66	21.53	3.03	3.66	5.59	17.35
67	4.35	5.26	8.52	23.42	3.39	4.10	6.25	18.97
68	4.84	5.85	9.48	25.48	3.80	4.59	7.00	20.74
69	5.39	6.51	10.54	27.72	4.25	5.14	7.83	22.67

**Insured Child(ren) Annual Premium Rate per \$5,000 of Insurance** One or More Child(ren) \$12.00

<sup>1</sup>Note: The insurance company has the right to change rates on a class-wide basis.

<sup>2</sup>Super Preferred rates not available for amounts of \$500,000.

**CURRENT 10-YEAR LEVEL TERM LIFE PREMIUM RATES<sup>1</sup> EFF. SEPTEMBER 1, 2024**

Expected to Remain Level For the First 10 Years

**Face Amounts of \$1,000,000 to \$2,000,000  
Annual Rates per \$1,000 of Insurance**

Issue Age	MALE				FEMALE			
	Super Preferred	Preferred	Select	Standard	Super Preferred	Preferred	Select	Standard
17-20	0.22	0.26	0.39	0.72	0.16	0.18	0.29	0.42
21	0.22	0.26	0.39	0.72	0.16	0.18	0.29	0.42
22	0.22	0.26	0.39	0.72	0.16	0.18	0.29	0.42
23	0.22	0.26	0.39	0.72	0.16	0.18	0.29	0.42
24	0.22	0.26	0.39	0.72	0.16	0.18	0.29	0.42
25	0.22	0.26	0.39	0.72	0.16	0.18	0.29	0.42
26	0.22	0.26	0.39	0.75	0.16	0.19	0.30	0.46
27	0.22	0.26	0.39	0.79	0.17	0.20	0.31	0.50
28	0.22	0.26	0.39	0.82	0.17	0.20	0.32	0.54
29	0.22	0.26	0.39	0.86	0.18	0.21	0.33	0.59
30	0.22	0.26	0.39	0.90	0.18	0.22	0.34	0.64
31	0.23	0.27	0.42	0.96	0.20	0.23	0.37	0.70
32	0.24	0.29	0.44	1.03	0.21	0.25	0.39	0.76
33	0.26	0.30	0.46	1.10	0.22	0.26	0.42	0.83
34	0.27	0.32	0.49	1.18	0.24	0.28	0.45	0.91
35	0.29	0.34	0.52	1.26	0.25	0.30	0.48	0.99
36	0.30	0.36	0.56	1.34	0.27	0.32	0.51	1.06
37	0.33	0.39	0.59	1.42	0.28	0.34	0.54	1.14
38	0.35	0.41	0.63	1.51	0.30	0.36	0.57	1.22
39	0.37	0.44	0.68	1.60	0.32	0.38	0.60	1.31
40	0.40	0.47	0.72	1.70	0.33	0.40	0.64	1.41
41	0.43	0.51	0.78	1.87	0.36	0.43	0.68	1.54
42	0.46	0.55	0.84	2.06	0.39	0.46	0.73	1.69
43	0.50	0.60	0.91	2.26	0.41	0.49	0.79	1.85
44	0.54	0.64	0.99	2.49	0.44	0.53	0.85	2.02
45	0.58	0.70	1.07	2.74	0.48	0.57	0.91	2.21
46	0.63	0.76	1.16	3.03	0.52	0.62	0.99	2.41
47	0.68	0.83	1.25	3.34	0.56	0.68	1.07	2.63
48	0.73	0.91	1.36	3.69	0.61	0.75	1.17	2.87
49	0.79	1.00	1.47	4.07	0.66	0.82	1.27	3.13
50	0.86	1.09	1.59	4.50	0.71	0.90	1.38	3.42
51	0.95	1.19	1.74	5.03	0.77	0.97	1.50	3.76
52	1.05	1.30	1.91	5.62	0.84	1.05	1.64	4.12
53	1.16	1.43	2.09	6.28	0.92	1.13	1.79	4.53
54	1.28	1.56	2.28	7.02	1.00	1.22	1.95	4.97
55	1.41	1.71	2.50	7.84	1.09	1.32	2.12	5.46
56	1.56	1.88	2.76	8.68	1.18	1.43	2.30	6.07
57	1.72	2.08	3.04	9.60	1.28	1.56	2.50	6.74
58	1.89	2.29	3.35	10.62	1.39	1.69	2.71	7.49
59	2.09	2.52	3.70	11.76	1.51	1.83	2.94	8.32
60	2.30	2.78	4.08	13.01	1.64	1.99	3.19	9.25
61	2.53	3.06	4.48	13.99	1.81	2.20	3.52	10.19
62	2.77	3.36	4.92	15.04	2.00	2.42	3.89	11.22
63	3.04	3.69	5.40	16.17	2.20	2.67	4.29	12.36
64	3.34	4.05	5.93	17.39	2.43	2.95	4.74	13.62
65	3.67	4.44	6.51	18.70	2.68	3.25	5.23	15.00
66	4.09	4.95	7.24	20.35	3.00	3.64	5.86	16.40
67	4.55	5.51	8.06	22.14	3.37	4.08	6.56	17.94
68	5.06	6.13	8.97	24.09	3.77	4.57	7.35	19.62
69	5.63	6.82	9.98	26.22	4.23	5.12	8.23	21.45

**Insured Child(ren) Annual Premium Rate per \$5,000 of Insurance** One or More Child(ren) \$12.00

<sup>1</sup>Note: The insurance company has the right to change rates on a class-wide basis.

**CURRENT 20-YEAR LEVEL TERM LIFE PREMIUM RATES<sup>1</sup>** EFF. SEPTEMBER 1, 2024

Expected to Remain Level For the First 20 Years

**Face Amounts of \$100,000 to \$240,000  
Annual Rates per \$1,000 of Insurance**

Issue Age	MALE			FEMALE		
	Preferred	Select	Standard	Preferred	Select	Standard
17-20	0.52	0.64	1.51	0.40	0.56	1.00
21	0.52	0.64	1.51	0.40	0.56	1.00
22	0.52	0.64	1.51	0.40	0.56	1.00
23	0.52	0.64	1.51	0.40	0.56	1.00
24	0.52	0.64	1.51	0.40	0.56	1.00
25	0.52	0.64	1.51	0.40	0.56	1.00
26	0.54	0.66	1.60	0.41	0.59	1.08
27	0.55	0.68	1.70	0.43	0.61	1.17
28	0.57	0.70	1.81	0.45	0.64	1.27
29	0.59	0.72	1.92	0.47	0.67	1.37
30	0.60	0.74	2.04	0.49	0.70	1.48
31	0.64	0.79	2.18	0.52	0.75	1.62
32	0.68	0.84	2.34	0.56	0.80	1.76
33	0.72	0.88	2.50	0.60	0.86	1.92
34	0.76	0.94	2.68	0.64	0.92	2.09
35	0.80	0.99	2.88	0.69	0.98	2.28
36	0.86	1.07	3.09	0.73	1.05	2.47
37	0.93	1.15	3.31	0.78	1.11	2.68
38	1.00	1.23	3.56	0.83	1.19	2.91
39	1.07	1.32	3.82	0.88	1.26	3.15
40	1.15	1.42	4.10	0.94	1.34	3.42
41	1.26	1.55	4.53	1.01	1.45	3.76
42	1.37	1.69	5.02	1.10	1.57	4.14
43	1.49	1.85	5.55	1.19	1.70	4.55
44	1.63	2.01	6.14	1.28	1.85	5.00
45	1.78	2.20	6.80	1.39	2.00	5.50
46	1.92	2.40	7.41	1.50	2.16	5.92
47	2.08	2.62	8.07	1.63	2.34	6.38
48	2.25	2.87	8.79	1.76	2.54	6.87
49	2.43	3.13	9.57	1.90	2.74	7.40
50	2.63	3.42	10.43	2.06	2.97	7.97
51	2.90	3.81	11.37	2.27	3.22	8.60
52	3.20	4.25	12.40	2.51	3.50	9.29
53	3.54	4.73	13.52	2.76	3.80	10.02
54	3.90	5.28	14.74	3.05	4.12	10.82
55	4.31	5.88	16.07	3.36	4.47	11.68
56	4.82	6.57	17.60	3.73	4.96	12.77
57	5.39	7.35	19.28	4.14	5.50	13.97
58	6.03	8.21	21.11	4.60	6.11	15.28
59	6.74	9.18	23.12	5.11	6.78	16.71

**Insured Child(ren) Annual Premium Rate per \$5,000 of Insurance** One or More Child(ren) \$12.00

<sup>1</sup>Note: The insurance company has the right to change rates on a class-wide basis.

**CURRENT 20-YEAR LEVEL TERM LIFE PREMIUM RATES<sup>1</sup>** EFF. SEPTEMBER 1, 2024

Expected to Remain Level For the First 20 Years

**Face Amounts of \$250,000 to \$490,000  
Annual Rates per \$1,000 of Insurance**

Issue Age	MALE			FEMALE		
	Preferred	Select	Standard	Preferred	Select	Standard
17-20	0.45	0.56	1.34	0.33	0.48	0.90
21	0.45	0.56	1.34	0.33	0.48	0.90
22	0.45	0.56	1.34	0.33	0.48	0.90
23	0.45	0.56	1.34	0.33	0.48	0.90
24	0.45	0.56	1.34	0.33	0.48	0.90
25	0.45	0.56	1.34	0.33	0.48	0.90
26	0.46	0.57	1.42	0.35	0.50	0.97
27	0.48	0.59	1.51	0.37	0.52	1.05
28	0.49	0.61	1.61	0.38	0.55	1.14
29	0.51	0.63	1.71	0.40	0.58	1.24
30	0.52	0.65	1.82	0.42	0.60	1.34
31	0.55	0.69	1.95	0.45	0.65	1.46
32	0.59	0.73	2.10	0.48	0.70	1.60
33	0.63	0.78	2.25	0.52	0.75	1.74
34	0.66	0.83	2.42	0.56	0.81	1.90
35	0.71	0.88	2.60	0.60	0.87	2.08
36	0.76	0.94	2.79	0.64	0.93	2.26
37	0.82	1.02	3.00	0.68	0.99	2.45
38	0.88	1.10	3.23	0.73	1.06	2.66
39	0.95	1.18	3.47	0.78	1.13	2.89
40	1.03	1.27	3.73	0.83	1.20	3.14
41	1.13	1.39	4.13	0.90	1.31	3.45
42	1.23	1.52	4.58	0.98	1.42	3.80
43	1.35	1.67	5.07	1.06	1.54	4.18
44	1.47	1.82	5.62	1.15	1.67	4.60
45	1.61	1.99	6.22	1.25	1.81	5.06
46	1.72	2.18	6.78	1.32	1.96	5.45
47	1.85	2.39	7.40	1.40	2.13	5.88
48	1.98	2.61	8.07	1.49	2.31	6.34
49	2.12	2.86	8.79	1.58	2.51	6.83
50	2.27	3.13	9.59	1.67	2.72	7.36
51	2.51	3.49	10.46	1.85	2.92	7.95
52	2.77	3.89	11.41	2.04	3.13	8.58
53	3.06	4.34	12.45	2.25	3.36	9.26
54	3.38	4.84	13.58	2.49	3.61	10.00
55	3.74	5.40	14.81	2.75	3.87	10.80
56	4.19	6.04	16.22	3.06	4.30	11.82
57	4.69	6.76	17.77	3.40	4.78	12.93
58	5.25	7.56	19.47	3.78	5.31	14.15
59	5.88	8.46	21.33	4.20	5.90	15.49

**Insured Child(ren) Annual Premium Rate per \$5,000 of Insurance** One or More Child(ren) \$12.00

<sup>1</sup>Note: The insurance company has the right to change rates on a class-wide basis.

**CURRENT 20-YEAR LEVEL TERM LIFE PREMIUM RATES<sup>1</sup>** EFF. SEPTEMBER 1, 2024

Expected to Remain Level For the First 20 Years

**Face Amounts of \$500,000 to \$990,000**

**Annual Rates per \$1,000 of Insurance**

Super Preferred rates not available for face amounts of \$500,000

Issue Age	MALE				FEMALE			
	Super Preferred <sup>2</sup>	Preferred	Select	Standard	Super Preferred <sup>2</sup>	Preferred	Select	Standard
17-20	0.31	0.36	0.49	1.09	0.23	0.27	0.39	0.76
21	0.31	0.36	0.49	1.09	0.23	0.27	0.39	0.76
22	0.31	0.36	0.49	1.09	0.23	0.27	0.39	0.76
23	0.31	0.36	0.49	1.09	0.23	0.27	0.39	0.76
24	0.31	0.36	0.49	1.09	0.23	0.27	0.39	0.76
25	0.31	0.36	0.49	1.09	0.23	0.27	0.39	0.76
26	0.32	0.37	0.50	1.16	0.24	0.28	0.41	0.83
27	0.32	0.38	0.52	1.24	0.25	0.29	0.43	0.89
28	0.33	0.39	0.53	1.31	0.26	0.30	0.45	0.97
29	0.34	0.40	0.55	1.39	0.28	0.32	0.47	1.05
30	0.35	0.42	0.56	1.48	0.29	0.33	0.49	1.13
31	0.38	0.44	0.60	1.59	0.31	0.36	0.53	1.24
32	0.40	0.47	0.64	1.70	0.33	0.38	0.57	1.35
33	0.42	0.50	0.67	1.83	0.35	0.41	0.61	1.47
34	0.45	0.53	0.72	1.96	0.38	0.45	0.65	1.60
35	0.47	0.56	0.76	2.10	0.40	0.48	0.70	1.75
36	0.51	0.60	0.82	2.26	0.43	0.51	0.75	1.90
37	0.55	0.65	0.88	2.42	0.45	0.55	0.80	2.05
38	0.59	0.70	0.95	2.60	0.48	0.58	0.85	2.23
39	0.63	0.75	1.02	2.78	0.52	0.62	0.90	2.41
40	0.68	0.81	1.10	2.99	0.55	0.66	0.96	2.62
41	0.74	0.88	1.20	3.31	0.60	0.71	1.04	2.88
42	0.81	0.96	1.31	3.66	0.65	0.77	1.13	3.17
43	0.89	1.05	1.43	4.06	0.70	0.84	1.23	3.49
44	0.97	1.15	1.57	4.49	0.76	0.91	1.33	3.84
45	1.06	1.26	1.71	4.98	0.83	0.98	1.44	4.22
46	1.15	1.37	1.87	5.49	0.90	1.06	1.56	4.55
47	1.24	1.50	2.05	6.05	0.97	1.15	1.69	4.91
48	1.34	1.64	2.24	6.67	1.05	1.24	1.84	5.30
49	1.45	1.79	2.45	7.35	1.13	1.35	1.99	5.71
50	1.57	1.96	2.68	8.10	1.22	1.46	2.16	6.16
51	1.74	2.15	2.94	8.91	1.32	1.58	2.37	6.78
52	1.93	2.37	3.23	9.79	1.44	1.71	2.60	7.46
53	2.14	2.60	3.55	10.77	1.56	1.86	2.85	8.21
54	2.38	2.86	3.90	11.84	1.69	2.01	3.13	9.03
55	2.64	3.14	4.28	13.02	1.84	2.18	3.43	9.94
56	2.96	3.51	4.79	14.27	2.04	2.42	3.81	10.88
57	3.31	3.93	5.36	15.64	2.27	2.69	4.23	11.92
58	3.71	4.40	6.00	17.14	2.52	2.99	4.70	13.05
59	4.15	4.92	6.71	18.79	2.80	3.33	5.22	14.28

**Insured Child(ren) Annual Premium Rate per \$5,000 of Insurance** One or More Child(ren) \$12.00

<sup>1</sup>Note: The insurance company has the right to change rates on a class-wide basis.

<sup>2</sup>Super Preferred rates not available for amounts of \$500,000.

**CURRENT 20-YEAR LEVEL TERM LIFE PREMIUM RATES<sup>1</sup> EFF. SEPTEMBER 1, 2024**

Expected to Remain Level For the First 20 Years

**Face Amounts of \$1,000,000 to \$2,000,000  
Annual Rates per \$1,000 of Insurance**

Issue Age	MALE				FEMALE			
	Super Preferred	Preferred	Select	Standard	Super Preferred	Preferred	Select	Standard
17-20	0.29	0.34	0.47	0.95	0.22	0.26	0.37	0.64
21	0.29	0.34	0.47	0.95	0.22	0.26	0.37	0.64
22	0.29	0.34	0.47	0.95	0.22	0.26	0.37	0.64
23	0.29	0.34	0.47	0.95	0.22	0.26	0.37	0.64
24	0.29	0.34	0.47	0.95	0.22	0.26	0.37	0.64
25	0.29	0.34	0.47	0.95	0.22	0.26	0.37	0.64
26	0.30	0.35	0.48	1.01	0.23	0.27	0.39	0.69
27	0.31	0.36	0.49	1.08	0.24	0.29	0.41	0.75
28	0.32	0.37	0.51	1.15	0.25	0.30	0.43	0.82
29	0.33	0.39	0.53	1.22	0.27	0.31	0.45	0.88
30	0.34	0.40	0.54	1.30	0.28	0.33	0.47	0.96
31	0.36	0.42	0.58	1.39	0.30	0.35	0.50	1.05
32	0.38	0.45	0.61	1.50	0.32	0.38	0.54	1.14
33	0.40	0.48	0.65	1.61	0.35	0.41	0.59	1.25
34	0.43	0.51	0.69	1.73	0.37	0.44	0.63	1.36
35	0.45	0.54	0.74	1.85	0.40	0.47	0.68	1.49
36	0.49	0.58	0.80	1.99	0.43	0.51	0.73	1.62
37	0.53	0.63	0.86	2.14	0.46	0.54	0.77	1.76
38	0.57	0.68	0.93	2.31	0.49	0.58	0.83	1.91
39	0.62	0.73	1.00	2.48	0.52	0.62	0.88	2.07
40	0.66	0.79	1.08	2.67	0.56	0.66	0.94	2.25
41	0.73	0.86	1.18	2.96	0.60	0.72	1.02	2.48
42	0.80	0.95	1.29	3.28	0.66	0.78	1.11	2.73
43	0.87	1.03	1.41	3.63	0.71	0.85	1.21	3.00
44	0.95	1.13	1.55	4.03	0.77	0.92	1.31	3.31
45	1.04	1.24	1.69	4.47	0.84	1.00	1.42	3.64
46	1.14	1.36	1.85	4.98	0.90	1.07	1.53	3.97
47	1.25	1.48	2.03	5.54	0.97	1.15	1.64	4.33
48	1.36	1.62	2.22	6.18	1.04	1.23	1.76	4.72
49	1.49	1.78	2.43	6.88	1.11	1.32	1.89	5.15
50	1.63	1.94	2.66	7.67	1.19	1.42	2.03	5.61
51	1.79	2.13	2.92	8.44	1.31	1.56	2.23	6.11
52	1.97	2.35	3.21	9.29	1.43	1.71	2.44	6.65
53	2.17	2.58	3.53	10.22	1.58	1.88	2.68	7.24
54	2.38	2.84	3.88	11.24	1.73	2.06	2.94	7.89
55	2.62	3.12	4.26	12.37	1.90	2.26	3.23	8.59
56	2.94	3.49	4.77	13.56	2.11	2.51	3.59	9.41
57	3.29	3.91	5.34	14.87	2.35	2.79	3.99	10.30
58	3.69	4.38	5.98	16.31	2.61	3.11	4.44	11.29
59	4.13	4.91	6.70	17.88	2.90	3.45	4.93	12.36

**Insured Child(ren) Annual Premium Rate per \$5,000 of Insurance** One or More Child(ren) \$12.00

<sup>1</sup>Note: The insurance company has the right to change rates on a class-wide basis.

## OPTIONAL LARGE-SCALE AD&D COVERAGE<sup>1</sup>

### You Have the Option of Adding Large-Scale Accidental Death and Dismemberment Coverage

A serious accident can happen anywhere, at any time. Although you can't eliminate the risk, you can help protect yourself against the financial impact – which often can be substantial. This important protection is available to both you and your Spouse/Domestic Partner, provided you are an AVMA Member, and you and your Spouse/Domestic Partner are under age 65 and residents of the 50 United States, District of Columbia, and Puerto Rico.

Spouse/domestic partners who are also eligible members can only be covered as an eligible member or eligible spouse/domestic partner but not both.

### Some Highlights of AD&D Insurance

#### You can help protect both yourself and your Spouse/Domestic Partner

For both you and your Spouse/Domestic Partner, you may select a Principal Sum – the maximum benefit to be paid.

- Member Coverage is available with a Principal Sum of up to \$200,000 in units of \$10,000.
- Spouse/Domestic Partner Coverage is available with a Principal Sum of up to \$100,000 in units of \$10,000.

#### You can receive coverage for serious accidents.

Benefits are payable for the following losses if they result directly from and within 180 days after accidental injuries sustained while insured.

LOSS OF	BENEFIT
Life	Principal Sum
Both hands, both feet or sight of both eyes	Principal Sum
One hand and one foot	Principal Sum
One hand or foot and sight of one eye	Principal Sum
One hand or foot or sight of one eye	1/2 of Principal Sum

Loss of a hand or foot means it is completely severed through, at or above the wrist or ankle joint. Loss of sight means total and irrecoverable loss.

## AD&D EXCLUSIONS AND LIMITATIONS

If the same accident causes more than one loss, only the one largest benefit shown for any of the losses suffered is payable.

Benefits are not paid for losses due to:

- suicide or self-inflicted injuries (whether intentional or while insane)<sup>2</sup>
- war
- military service
- pregnancy (or its termination)
- losses due wholly or partly to disease or mental infirmity or treatment or operation for such disease/infirmity
- losses due to aviation activities other than flying solely as a passenger on a regularly scheduled commercial flight on a franchise passenger route or on certain non-scheduled flights made solely for business reasons.

## LARGE SCALE ACCIDENTAL DEATH AND DISMEMBERMENT CURRENT ANNUAL RATES<sup>3</sup>

(AS OF 9/1/2024)

\$10,000 to \$200,000 (\$10,000 Units) for Member and up to \$100,000 for Spouse/Domestic Partner – \$7.20 for each \$10,000.

<sup>1</sup>For AD&D insurance, this material is not intended for use with residents of NM.

<sup>2</sup>Missouri residents: The exclusion for losses due to suicide or self-inflicted injury is not applicable to the injuries caused by an attempted suicide while insane.

<sup>3</sup>Note: The insurance company has the right to change rates on a class-wide basis. An example of "class" can be a group of people with the same age or gender.

## ADDITIONAL NOTES

### Effective Date of Coverage

To become insured, individuals must provide satisfactory evidence of insurability and pay the required premium. Insurance on you and your eligible approved dependents will take effect on the date coverage is approved by New York Life, provided:

- the initial contribution is paid to the AVMA LIFE Trust Office within 31 days of that date, and
- any person to be insured is performing the normal activities of a person in good health of like age and sex on the date of approval. (Residents of NC - any reference to “performing normal activities” is replaced by the requirement that the health status of any proposed insured person remains the same as stated in your application)

### Continuation of Insurance

New York Life cannot terminate coverage or change benefits or premiums on an individual basis; it may do so only on a class-wide basis. An example of “class” can be a group of people with the same age or gender. New York Life has agreed not to exercise its right to terminate the Master Policy as long as: (1) AVMA continues to sponsor only the New York Life Program and (2) participation in the insurance program exceeds 10,000 insured Members.

All insurance terminates:

- when the insured fails to pay insurance charges on time
- when Member ceases to be an AVMA Member
- when the insured reaches age 80 for Life Insurance/ age 70 for Large Scale Accidental Death and Dismemberment Coverage
- if the Master Policy terminates

All dependent coverage terminates:

- for Spouse upon divorce/or termination of domestic partnership for a dependent child when he or she becomes self-supporting, marries, or reaches age 23.

### How Benefits Are Paid

Death benefits for you are paid to the beneficiary you name. All other benefits, including benefits for all losses suffered by your Spouse/Domestic Partner, are paid to you or your estate.

### Certificates of Insurance

Each insured Member will receive a Certificate of Insurance evidencing coverage which is provided under Group Policy Form GMR.

### 30-Day No Obligation “Free-Look”

When you receive your certificate, you will have 30 days to review it. If you are not completely satisfied, you may return it, without claim, marked “cancel”. Your coverage will be invalidated, and you will receive a full refund of any premium paid - no questions asked.

# IMPORTANT NOTICE

## How New York Life Underwrites Your Request for AVMA LIFE Trust Life Insurance Coverage

In this notice, references to “you” and “your” include any person proposed for insurance. Information regarding insurability will be treated as confidential. In considering whether the person(s) in your request for insurance qualify for insurance we will rely on the medical information you provide, and on the information, you AUTHORIZE us to obtain from your physician, other medical practitioners and facilities, other insurance companies to which you have applied for insurance and MIB, LLC. (“MIB”). MIB is a not-for-profit organization of insurance companies, which operates an information exchange on behalf of its members. If you apply for life or health insurance coverage, or a claim for benefits is submitted to a MIB member company, medical or non- medical information may be given to MIB, and such information may then be furnished by MIB, upon request, to a member company.

MIB and other insurance companies may also furnish New York Life, its subsidiaries, or the Plan Administrator with non-medical information (such as driving records, past convictions, hazardous sport or aviation activity, use of alcohol or drugs, and other applications for insurance). The information provided may include information that may predate the time frame stated on the medical questions section, if any, of the application. This information may be used during the underwriting and claims processes, where permitted by law.

New York Life may release this information to the Plan Administrator, other insurance companies to which you may apply for life and health insurance, or to which a claim for benefits may be submitted and to others whom you authorize in writing. However, this will not be done in connection with test results concerning Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV). We may also make a brief report of your protected health information to MIB, but we will not disclose our underwriting decision.

New York Life will not disclose such information to anyone except those you authorize or where required or permitted by law. Information in our files may be seen by New York Life and Plan Administrator employees, but only on a “need to know” basis in considering your request. Upon receipt of all requested information, we will make a determination as to whether your request for insurance can be approved.

If we cannot provide the coverage you requested, we will tell you why.

If you feel our information is inaccurate, you will be given a chance to correct or complete the information in our files. Upon written request to New York Life or MIB, you will be provided with non-medical information. Generally, medical information will be given either directly to the proposed insured or to a medical professional designated by the proposed insured. Your request is handled in accordance with the Federal Fair Credit Reporting Act procedures. If you question the accuracy of the information provided by MIB, you may contact MIB and seek a correction. MIB’s information office is: MIB, LLC., 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, telephone 866-692-6901. Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).

For NM Residents: PROTECTED PERSONS<sup>1</sup> have a right of access to certain CONFIDENTIAL ABUSE INFORMATION<sup>2</sup> we maintain in our files, and they may choose to receive such information directly. You have the right to register as a PROTECTED PERSON by sending a signed request to the Administrator at the address listed on the application. Please include your full name, date of birth and address.

<sup>1</sup>PROTECTED PERSON means a victim of domestic abuse: who has notified us that he/she is or has been a victim of domestic abuse; and who is an insured person or prospective insured person.

<sup>2</sup>CONFIDENTIAL ABUSE INFORMATION means information about acts of domestic abuse or abuse status; the work or home address or telephone number of a victim of domestic abuse; or the status of an applicant or insured as family member, employer or associate of a victim of domestic abuse or a person with whom an applicant or insured is known to have a direct, close, personal, family or abuse- related relationship.

NEW YORK LIFE INSURANCE COMPANY  
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This material briefly describes the provisions of Master Policy G-14885-0/GMR-FACE (10-Year) , G-14886-0/GMR-FACE (20-Year) and G-14884-0/GMR-FACE (AD&D) issued to the Trustees of the AVMA LIFE Trust. For complete details on the terms and conditions of your coverage please see your Certificate of Insurance.

Arkansas Insurance License Number 1322  
California Insurance License Number 0F76076

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

**Broker/Administrator:**

AVMA LIFE Trust Program Administrator  
Pearl Insurance  
1200 E. Glen Ave.  
Peoria Heights, IL 61616-5348

**Underwritten by:**

New York Life Insurance Co.  
51 Madison Avenue  
New York, NY 10010

A Membership Service of the American Veterinary Medical Association  
AVMA LIFE Trust Program Administrator  
1200 E. Glen Ave.  
Peoria Heights, IL 61616-5348  
1.800.621.6360

[www.AVMALife.org](http://www.AVMALife.org)